



GUIDE TO MEDICARE

Answers to your Medicare Questions!

ASR American Senior
RESOURCES

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Almost **60 million** Americans depend on **Medicare** to cover their **healthcare** expenses when they retire.

ORIGINAL GOVERNMENT MEDICARE



Prior to explaining the differences between Original Medicare and Medicare Advantage, it is very important to fully understand Medicare. Medicare consists of four parts Part A, Part B, Part C and Part D.



PART A

Part A pertains to **hospital care insurance** (hospital care, skilled nursing facility care, home health care, and hospice care).

PART B

Part B pertains to **medical insurance** for doctor visits, outpatient procedures, medical equipment, lab tests, home health care, CT scans, x-rays, ambulance services. It also covers some preventive services and durable medical equipment.

PART C

Part C pertains to the Medicare Advantage (MA) plan. Many insurance companies maintain contracts with the Government Medicare Program and offer additional health insurance, which classifies under the Medicare Advantage Program. **Medicare Advantage** provides **Medicare Part A, B, and often Part D** into one plan regulated by the Federal Government.

PART D

Part D provides outpatient prescription drug coverage. This insurance **lowers prescription drug costs**. Non-governmental insurance companies that maintain contracts with the Federal Government manage this plan. In addition, individuals who possess Medicare, or Medicare Advantage plans and desire prescription drug coverage (Part D), can purchase it separately.

GETTING THE **BENEFITS** YOU DESERVE

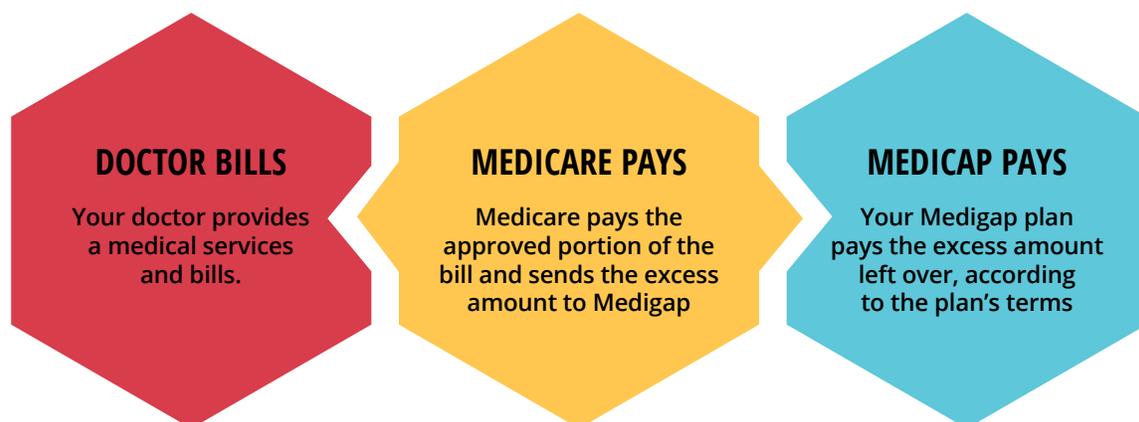
WHAT IS A MEDICARE SUPPLEMENT?

Medigap (Medicare Supplement Insurance) for Original Medicare

Medicare Supplement Insurance, also known as **Medigap plans**, provide private health insurance plans that cover original Medicare payment “**gaps**”. Medigap will pay for co-payments, coinsurance, and deductibles. Additionally, insurers with original Government Medicare see a benefit when purchasing a Medigap policy to **supplement their Medicare benefits**. Medigap policies will not work with MA plans unless an enrollee switches back to the **Original Government Medicare** plans. Furthermore, please note that some insurers work for employers or unions that pay for additional insurance that the Government Medicare policy does not cover.

You may know that plans **F, G, K, L, M, and N** are all available and each plan offers different benefits. You should know that while the benefits of each plan with the same letter designation are the same, some company charge more than others for the exact same plan.

MEDICARE SUPPLEMENT (MEDIGAP)



| WHAT IS A MEDICARE ADVANTAGE?

Members get their care from a network of doctors and hospitals. A **Medicare Advantage** plan is a private health insurance plan **approved by Medicare**. You may opt to get your Part A, B and D benefits from a Medicare Advantage plan instead of traditional Medicare. These Medicare private insurance plans usually have an HMO or PPO network of doctors.

| MEDICARE ADVANTAGE EXPLAINED

Medicare Advantage plans were created as an **alternative to Original Medicare and Medigap**. By joining one of these plans, you direct Medicare to pay the Advantage plan a set monthly amount for your care. In return, the plan will deliver all your Part A & Part B services. They take on all your medical risks.

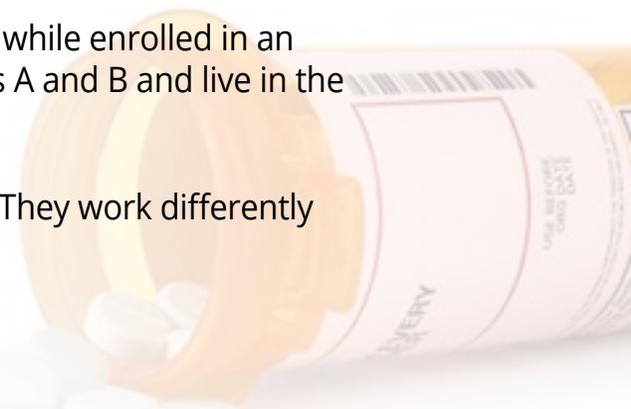
You must continue to pay your Medicare Part B premium while enrolled in an **Advantage plan**. You must be enrolled in both **Medicare Parts A and B** and live in the plan's service area. Medicare Advantage policies are NOT Medigap plans. They work differently because they pay instead of Medicare, not after Medicare.

| MEDICARE PART D PLANS

Medicare Advantage plans were created as an **alternative to Original Medicare and Medigap**. By joining one of these plans, you direct Medicare to pay the Advantage plan a set monthly amount for your care. In return, the plan will **deliver all your Part A & Part B services**. They take on all your medical risks.

You must continue to pay your **Medicare Part B premium** while enrolled in an Advantage plan. You must be enrolled in both Medicare Parts A and B and live in the plan's service area.

Medicare Advantage policies are NOT Medigap plans. They work differently because they pay instead of Medicare, not after Medicare.

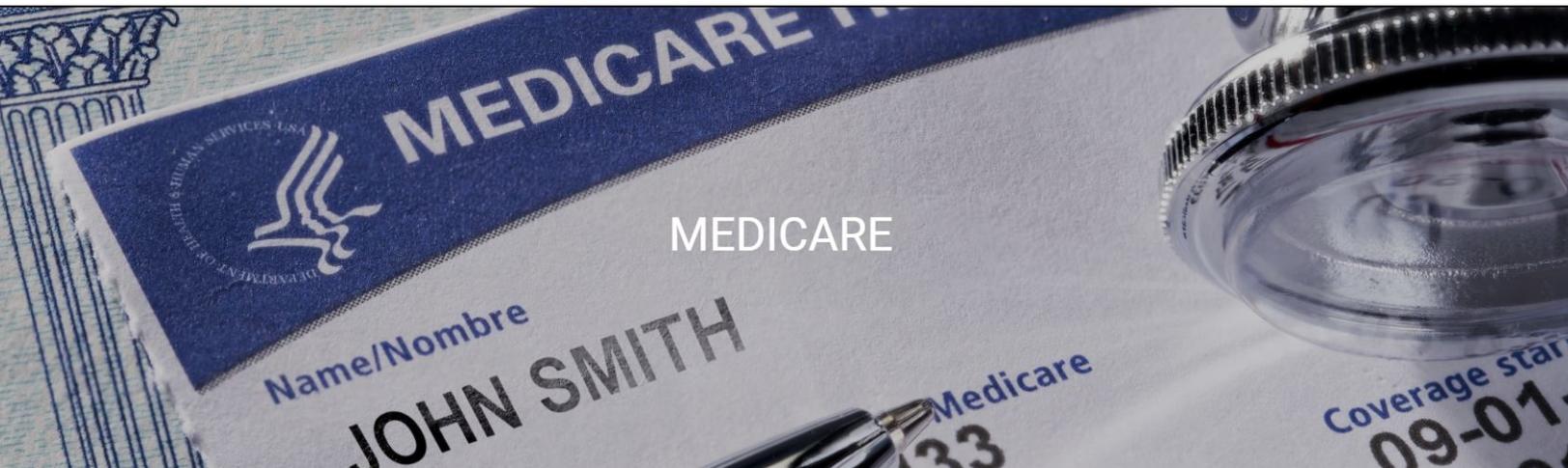


INSURANCE INFORMATION FOR SENIORS

I know that **Seniors** want honest and complete answers to their questions regarding Health Insurance. I know that making **Health Insurance** choices is sophisticated and complicated for everyone to include Seniors. I am an **expert**, who really knows the insurance industry, and **can help you make the right decision**. Because of my experience, I am aware of the financial and emotional hardships that sicknesses can cause. My goal is to **help seniors** make the best decisions on choosing Health Insurance policies. Those decisions will be different for each individual and will be fully **explained** to the enrollee to ensure that future **health problems** do not cause unmanageable financial burdens and debt.

The **right plan** can save you thousands of dollars each year.





Our agency focuses on **providing Health Insurance Information** to retirees so they can make informed decisions regarding their Medicare Plan choices!

Our Advice and Medicare Plan Enrollment Services are provided at no cost to you.

Call Today!

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