

Medicare Plans Made Easy

Finding the Right Plan for You



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ASR
American Senior
RESOURCES

The Purpose of this eBook



- Medicare can be confusing and frustrating because there are many options.
- You deserve a plan that fits your unique health needs!
- This eBook from ASR will help you understand your options and the next steps you should take.

Making the Wrong Choice Hurts.

Mistakes can happen when choosing a Medicare plan solely because a friend uses it or because it's the cheapest plan.

Consider all of your needs because a mistake can lead to:

Overpaying for
prescriptions

Not being able to
see your current
doctors

Receiving
financial penalties
from the
government

Placing yourself in
financial risk
without cost caps

Not receiving
plan features
you value
(e.g. wellness, dental,
vision, hearing, etc.)

Who Are You?

Use these personas to help you identify what's important to you.



Traveling Tim

Spends months of the year in a different geography or travels frequently



Penny Saved

The plan and price paid for prescriptions has to fit within a fixed budget



Loyal Lucy

Continuing to be seen by current physician(s) is a must have



Wellness Wendy

Including preventive benefits such as gym memberships, health screenings and coaching is important



Covered Cindy

Has health insurance through an employer or spouse's employer that will extend past age 65



Simple Sandy

Prefers bundled benefits rather than having to think about multiple program parts



Managed Care Mike

Has chronic conditions that require care from multiple clinicians and specialists



No Risky Business Bob

Limiting financial risk to protect hard-earned assets is a top priority



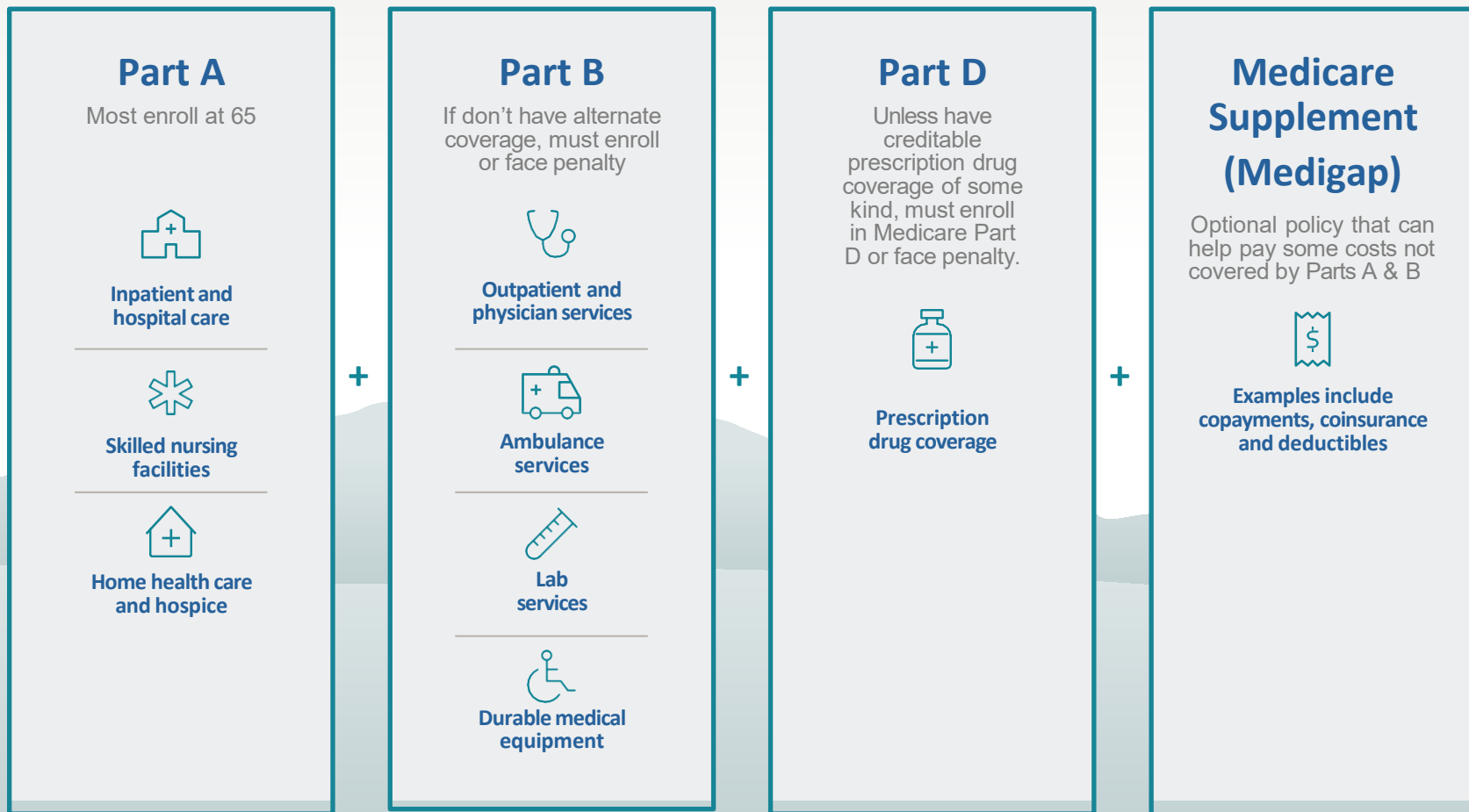
Programs Phil

Meets income and resource requirements to be eligible for Medicare Savings Programs

Option #1

Mandatory Medicare Parts A & B (w/out Optional Part D & Medigap)

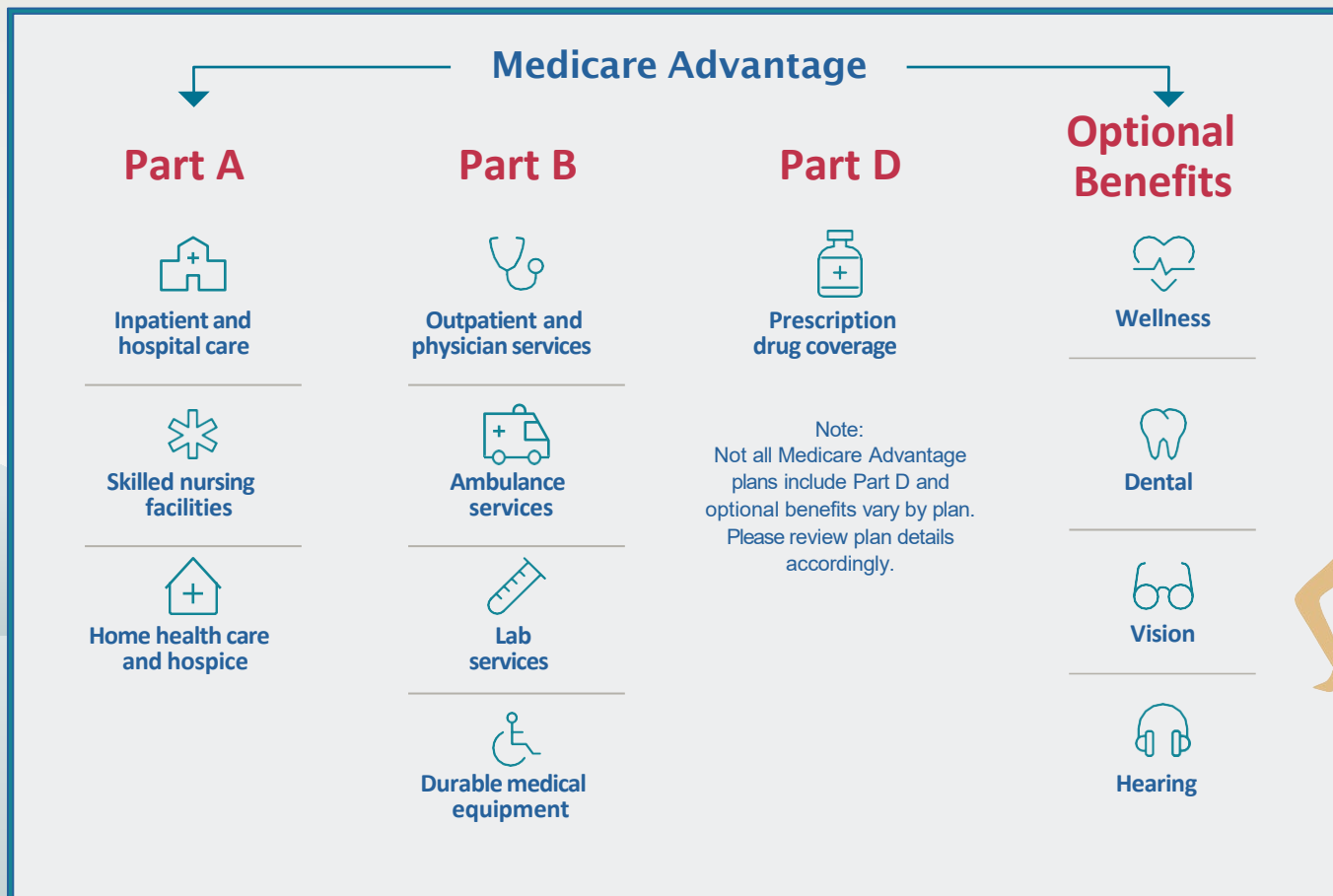
Original Medicare



Option #2

Part C - Medicare Advantage

Bundles Part A + Part B, can include Part D, and can include additional benefits and services not available with Original Medicare.



Medicare Advantage Facts



For some MA plans, monthly premiums can be as low as \$0 per month (Part B Premiums still apply).



All MA Plans provide worldwide emergency or urgently needed care.



Plan structures (e.g. service areas, physician networks and drug costs) vary between plans, so not all MA Plans are the same.



Beneficiaries receive one card compared to as much as three under Original Medicare + Part D and Medicare Supplement.



Many MA Plans also include a variety of preventive and wellness benefits as value adds such as gym memberships, hearing, vision, etc.

Types of Medicare Advantage Plans

HMO

Health Maintenance Organization



- Must use a Primary Care Physician (PCP)



- Must stay within the network or services will not be covered

HMO-POS

HMO with Point of Service Benefits



- Use networks
- Primary Care Physicians (PCP)
- Medically appropriate referrals
- POS = May use out of Network Provider*
- POS = May self refer to Specialists*

*May require higher cost share

PPO

Preferred Provider Organization



- Go to any Doctor or Service Provider and Self-Refer to Specialists

SNP

Special Needs Plans



- Qualifying chronic illnesses, Medicaid benefits or institutional inpatients



Who is Eligible for Medicare Advantage?



- Must live in the service area of the plan you want to join.

Must have Medicare Parts A & B.

When Can You Enroll for Medicare Advantage?

IEP

Initial Enrollment Period



- Three months prior to, the month of, and three months following your 65th birthday. Don't forget that you must enroll in Medicare Part B first.

AEP

Annual Enrollment Period



- Oct. 15 to Dec. 7 for a Jan. 1 effective date

ADP

Annual Disenrollment Period



- Jan. 1 to Feb. 14 to change from a Part C Medicare Advantage Plan back to Original Medicare and a Part D Rx Drug Plan

SEP

Special Election Period



- Move to a new service area or lose employer group coverage
- If you join a MA Plan and it does not meet your needs, you have a one time opportunity to change back to a Medigap policy within the first 12 months of your first enrollment in a MA Plan
- Five-Star Rating SEP



Summary



1. Gather your information; how often you travel, a list of your current physicians and all your prescriptions.
2. Consult with a Licensed Agent. There should be never cost for any consultation! ASR offers no-cost, no obligation consultations online, over the phone or in-person.
3. If you're ready, a Licensed Agent can help you enroll, or you can take some more time to think about it.
4. Either way, be sure to sign up to receive ASR's monthly Medicare e-newsletter: medicare@asrconnect.com

About ASR

For more than 35 years, we've provided comprehensive Medicare insurance education and enrollment guidance to clients throughout the Pacific Northwest and beyond.

American Senior Resources now serves more than 35,000 clients annually and proudly partner with several local healthcare systems including Providence, Swedish, Pacific Medical Centers, Optum, NEW Health, Kinwell Health, Overlake Hospital and Clinics, Evergreen Health and more to offer no-fee Medicare education and enrollment assistance to patients who are interested in our workshops and personalized Medicare consultation services.

We are passionate about helping those in the communities we serve with their Medicare insurance needs. We listen to your needs and take an education-based approach so that that our clients understand their health insurance options and are guided toward selection of plans that best match their specific insurance goals to safeguard their care and protect their financial health.

