



MEDICARE PART C

Topics

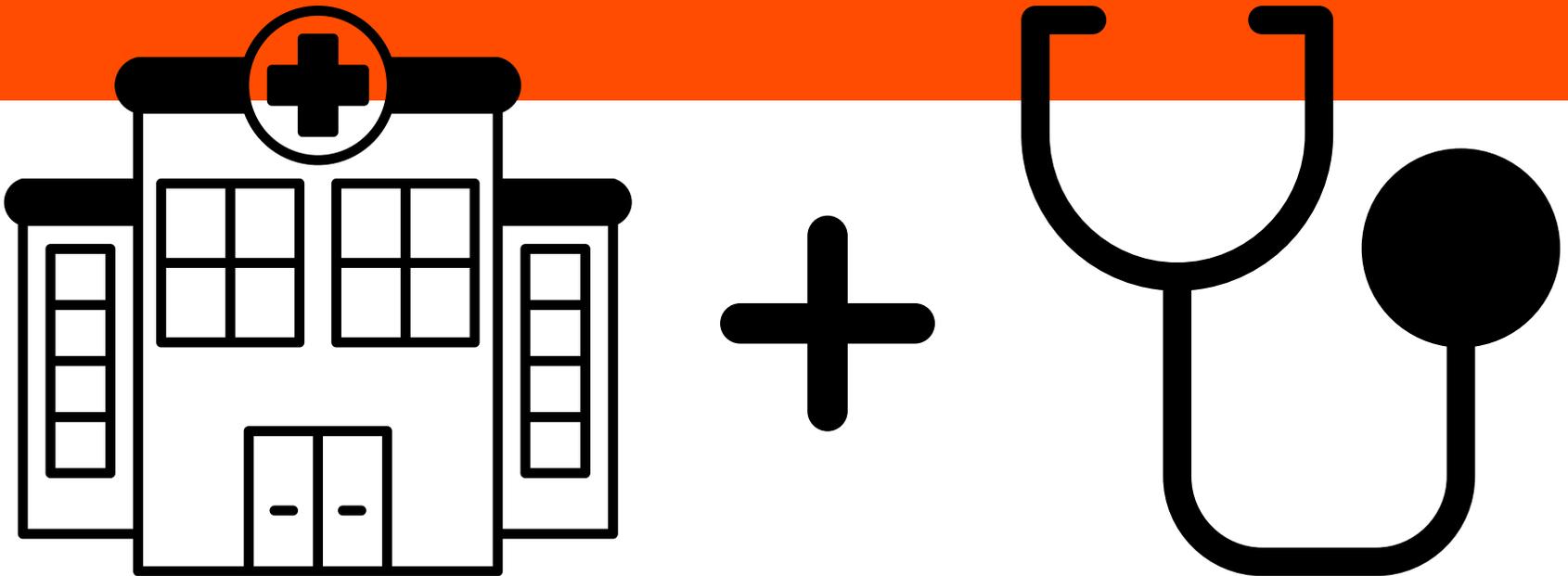
- Medicare Part C Overview
- Medicare Part C Coverage
- Medicare Part C Costs
- Enrollment in Medicare Part C

A solid orange vertical bar runs along the left edge of the slide.

Medicare Part C Overview

Medicare Part C

Medicare was created as a way to provide basic healthcare needs to senior citizens and those with certain disabilities who could not afford private health insurance. Parts A and B form Original Medicare. Medicare Part C, which is also called Medicare Advantage, is a combination of A and B with various extras depending on plan type. Part C is sold through private companies, but it's also partially sponsored by the government.



A solid orange vertical bar runs along the left edge of the slide.

Medicare Part C Coverage

Part C Coverage

Medicare Part C plans have to offer at least the same services as you would find in Medicare Parts A and B. Medicare Advantage plans typically cover prescription drugs as well, but it's not a guarantee. An individual may be enrolled in a Medicare Advantage plan with a private company, but they are still a part of Medicare and can take advantage of Medicare rights and protections. This means they cannot be denied coverage, and preventive care must be included in the basic services of any Medicare Advantage Plan.

As a rule, Medicare Advantage plans must offer the same coverage that an individual would receive under Original Medicare. Certain services must be covered, which include the following:

- Hospital stays
- Home healthcare
- Skilled nursing facilities
- Part A benefits, except hospice care
- Doctor's visits
- Outpatient care
- Lab tests
- All benefits of Part B

Part C Coverage



- Most Medicare Advantage plans do not offer hospice care, which is available under Original Medicare. The same goes with prescription drug coverage. While many plans will include this benefit, they do not have to include Part D in any plan. Individuals can purchase Part D separately if they want prescription drug coverage.
- Vision, dental and hearing care may be included, but these are considered extras. Premiums may be higher with added services, like wellness programs, nurse helplines and dental care.
- Medicare keeps track of Advantage plans and rates them based on different factors, with 5-star plans being the best. Look at a plan's benefits, check for extra services as well as the plan's rating. Many higher-rated plans will feature additional benefits along with a higher customer satisfaction rating.
- Not every insurer offers Medicare Advantage plans, and some companies don't offer them upfront to qualified beneficiaries.
- While Medicare Part C must cover the same services as Original Medicare, it doesn't have to provide coverage for hospice care. But, it's still included as part of Medicare coverage. That's because individuals are still technically enrolled in Medicare when they have a Medicare Part C plan. Individuals can still have Medicare Advantage and continue to receive hospice care through Original Medicare.

Part C Coverage

Most private health insurance companies that offer Medicare Part C do their best to give members multiple choices when it comes to plans, but certain plans are only available in specific service areas. This means that not all plan types may be available throughout the country, especially in rural areas. Most companies will offer different types of plans, including:

- Medicare HMO – Health Maintenance Organization
- Medicare PPO – Preferred Provider Organization
- Medicare PFFS – Pay-Fee-For-Service
- Medicare SNP – Special Needs Plans

The most flexible of these plans is likely the PPO, which does not require choosing a primary care provider or stay within network.

PFFS plans are also flexible, but these plans are not accepted everywhere. In addition, there are not many PFFS plans available in regions throughout the United States. While beneficiaries can see any doctor or go to any facility, the doctor or facility must recognize and accept your plan before choosing to admit the patient.

An HMO requires the individual to pick a primary care provider, and they cannot see doctors or facilities outside of the network. They also require a referral to see a specialist.

SNPs are only for individuals with specific illnesses and disabilities. It's the least flexible plan, but it is designed to provide the best care for individuals who need specific treatments and services. This plan requires individuals to have a primary care provider and referrals to see a specialist.



Medicare Part C Costs

Part C Costs

- In order to enroll in Medicare Advantage, individuals must have both Part A and Part B, which means that the Part B premium must be paid.
- 20 percent coinsurance or 20 percent of all medical costs after meeting the deductible for Part B.
- Medicare Part C has additional costs paid by a monthly premium. These premiums vary but can be as low as \$0 per month.

A solid orange vertical bar runs along the left edge of the slide.

Medicare Part C Enrollment

Part C Enrollment

Initial enrollment periods are as follows:

If you're...	And you want to...	You can do it...
Turning 65 for the first time	Enroll in a Medicare Advantage plan for the first time	During the 7-month period surrounding your 65th birthday (three months before you turn 65, the month you turn 65, and three months after you turn 65)
Under 65 and disabled	Enroll in a Medicare Advantage plan for the first time	Beginning 21 months after you start receiving SSI or Railroad Retirement benefits and ending the 28th month you get those benefits
Already enrolled in Medicare due to disability and you turn 65	Enroll in a Medicare Advantage plan for the first time -OR-Switch from one MA plan to a different one -OR-Drop your Advantage plan entirely	During the 7-month period surrounding your 65th birthday (three months before you turn 65, the month you turn 65, and three months after you turn 65)
Already enrolled in Medicare Part A but sign up for a Part B plan for the first time during the Part B general enrollment period (Jan. 31 through March 31)	Enroll in a Medicare Advantage plan for the first time	From April 1 through June 30

Part C Enrollment

Alternate Enrollment Periods:

Enrollment Period	What You Can Do
October 15 through December 7	<ul style="list-style-type: none">• Switch from Original Medicare to Medicare Advantage• Switch from an MA plan back to Original Medicare• Switch to a new MA plan from an existing MA plan• Change from a Medicare Advantage plan without drug coverage to one that does offer drug coverage• Change from a Medicare Advantage plan with drug coverage to one that doesn't offer drug coverage• Join Medicare Part D• Switch from one Part D plan to a different one• Drop Part D drug coverage altogether
January 1 through March 31	<ul style="list-style-type: none">• Change your Medicare Advantage plan one time (if you're already enrolled in an Advantage plan)

Special Enrollment for 5-Star Plans

The Centers for Medicare & Medicaid Services (CMS) publishes the Medicare Advantage (Medicare Part C) and Medicare Part D Star Ratings each year to measure the quality of health and drug services received by consumers enrolled in Medicare Advantage (MA) and Prescription Drug Plans (PDPs or Part D plans).

Medicare recipients are granted a Five-Star Special Enrollment Period from December 8 through November 30. During this SEP, they can switch plans once to a 5-Star Medicare Advantage, 5-Star Medicare Cost Plan, or 5-Star Medicare Prescription Drug Plan available in their area.

Medicare Part C Summary

Medicare Part C, which is also called Medicare Advantage, is a combination of Medicare Parts A and B with various extras depending on plan type. Part C is sold through private companies, but it's also partially sponsored by the government.

In order to enroll in Medicare Advantage, individuals must have both Part A and Part B, which means they have to pay a Part B premium..

There are specific times during the year when an individual can sign up for a Medicare Advantage plan or make changes to coverage.



614-763-2257

www.cornerstoneseniormarketing.com