



UNDERSTANDING MEDICARE



HELPING YOU
TRANSITION
INTO
MEDICARE

➤ **Part A (hospital insurance) helps cover:**

- Inpatient care in hospitals.
- Skilled nursing facility care.
- Hospice care.
- Home health care.

➤ **Part B (medical insurance) helps cover:**

- Services from doctors and other health care providers.
- Outpatient care.
- Home health care.
- Durable medical equipment – walkers, wheelchairs, hospital beds and other equipment.
- Many preventive services – screenings, vaccines and yearly wellness visits.

➤ **Part D (drug coverage) helps cover:**

- The cost of prescription drugs and many recommended shots and vaccines.
- Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

If you have limited income and resources, you may qualify for help to pay for some health care and drug coverage costs. Contact Medicare at **800-633-4227** to see if you qualify.

Eligibility for Medicare is determined through Social Security.
Call **800-772-1213**. TTY users call **800-325-0778**.

Medicare Supplement and Medicare Advantage Plans

Medicare supplement plans:

A Medicare supplement plan helps pay for some of the remaining out-of-pocket costs that original Medicare doesn't pay, such as copayments, coinsurance and deductibles. A Medicare supplement plan is in addition to Medicare. There are no provider networks for Medicare supplement plans. If the provider accepts Medicare, they will accept your Medicare supplement plan. Present both your Medicare card and supplement plan card when accessing services.

Medicare Advantage plans:

An MAPD plan replaces original Medicare and administers your health benefits according to Medicare Part A and Part B guidelines. To participate in the MAPD plans, you must be enrolled in both Medicare Part A (hospital) and Part B (medical) and continue to pay your monthly Part B premium. Present only your Medicare Advantage card to your providers. All the Medicare plans offered through EGID have a Medicare-approved Part D plan already attached, so you do not need to pick up another Part D plan. If you continue health coverage with EGID, you can move every open enrollment period to any plan available, limited only by service areas for specific Medicare Advantage plans. You do not need to provide a claim history to transfer to another EGID Medicare plan.

What to consider when deciding on a Medicare plan

- Everyone has different medical and financial situations, so a plan that fits someone else might not fit your specific needs.
- If you have an established relationship with your provider, ask their business office which plans they take and ask for recommendations.
- Check provider networks and referral policies to specialists.
- Check pharmacy networks.
- Check costs of medications.
- If choosing a plan outside of EGID, ask the plan what expenses you may incur if:
 - You are hospitalized for an extended period.
 - Rates increase or coverage decreases based on age or personal claim history.
- The lowest premiums might not mean best savings.
 - Low premiums can mean high deductibles and copayments.