

THE OFFICIAL U.S. GOVERNMENT MEDICARE HANDBOOK

# MEDICARE & YOU



2019

## MEDICARE & YOU AGENT WALK THROUGH



The Medicare Café  
Brought to you by Senior Marketing Specialists  
[SMS-University.com](http://SMS-University.com)  
(800) 689-2800



## The Ultimate Field Resource

Medicare can be very confusing and even frustrating for many people aging into it or those who have been on Medicare for years and never took the time to understand it.

You, the agent, will be asked numerous questions about coverage, plan options, and more. Many of these questions can be answered by using the Medicare & You publication.

### **WHY THE MEDICARE & YOU BOOK?**

#### **They received the same book!**

Every year, around September, Medicare sends out the Medicare & You publication. This will come in either print or electronic (PDF) form to your clients and prospects.

When you are using the Medicare & You book in the field, you are using a relatable reference which can give you credibility and help build the relationship. You can show them the answers in black & white directly from Medicare!

**NOTE:** Beneficiaries who are aging into Medicare receive a very scaled down version of this publication with their Medicare card. You can show them this publication as what they will be receiving each year.



# Using Your Copy

## Field Tips for Using Your Copy

### Get both, a paper version and PDF

They are both free. You can download the most current Medicare & You book [HERE](#). You can get a paper copy at your local Social Security office or order one off Medicare.gov. However, if you are ordering in September / October, you may have to wait as they are still shipping Medicare beneficiaries their copies.

### Mark the Pages

Go through and mark important area. The more the book looks used, the more confidence your clients will have that you actually studied the book. A clean, unmarked book may relate that you are not versed in Medicare, even if you have been in the field for 20+ years.

Dog ear pages, highlight, circle, make notes, etc. We will start you off in this guide with some of the more common pages agents use.

**COMPLIANCE NOTE:** You can mark up your own personal copy, but you cannot mark the beneficiary's. They can do as they wish with the book, highlight, write in it, make paper airplanes out of it, etc. However, you cannot alter their copy.



# Using Your Copy

## Field Tips for Using Your Copy

### Write Key Pages on the Cover

I would write key pages on the cover for my own quick reference. This way I did not have to sift through numerous pages or the table of contents.

Example: Diabetic supplies page 37

This year (2019) there are a lot of graphics on the front, so you may have to write small.

### Write Office Copy on the Front with Bold Marker

Yes, I have had clients ask me if they can have my copy. As you read earlier, you cannot alter a CMS document and give it to a client or prospect. For this reason, I would take a thick black marker and write Office Copy across the front.

### Make it Work for You

These tips and ideas are from myself and other agents I have worked throughout the years. They may work for you, or you may want to try something different. Do what works for you!

# Key Pages

## **Inside Cover**

New Medicare cards are coming. This page covers most of the frequently asked questions.

## **Page 3 – Getting Started**

This is a great page to show when someone on Medicare can change plans. It does not cover the initial enrollment period when they are aging into Medicare as this publication is designed for people who are already on Medicare. It does cover AEP and OEP.

## **Page 4 – Parts of Medicare**

This page gives a brief overview of Medicare A, B and D. What about Medicare Part C? They review this on the next page.

## **Page 5 – Your Medicare Options**

This is a fantastic page to show clients the 2 health plan options they have when choosing how to receive Medicare. Original Medicare with a Medicare Supplement or a Medicare Advantage plan.

## **Page 6-7 – Original Medicare VS Medicare Advantage**

If you have a client that is looking into Medicare Advantage for the first time, this is a great page to show them how Medicare Advantage works.

## **Page 16 – Signing up for Medicare**

If you have a client not receiving Social Security or Railroad Retirement Benefits, they need to sign up for Medicare.

## **Page 18 – COBRA**

If you have a client on COBRA, they need to sign up for Medicare Part B when they can!

## **Page 20 – How does my other insurance work with Medicare**

Find out how Medicare will work with their current coverage (based on the number of employees).



# Key Pages

## Pages 25-50 - Services Medicare Covers

These pages cover more specific test, services or items

Some of the more common references:

Skilled Nursing Care	Page 28
Breast Cancer Screenings	Page 32
Cardiovascular Screenings	Page 33
Chemotherapy	Page 33
Chiropractic	Page 33
CPAP	Page 35
Diabetic Supplies	Page 37
Eyeglasses	Page 38
Flu Shots	Page 38
Pneumococcal Shots	Page 43
What's not Covered	Page 49

## Page 55 – Medicare Advantage Plans

The first paragraph, highlight the end of the first sentence “must follow rules set by Medicare.” Highlight the second sentence “you’ll still have Medicare”

They list the plan types on page 55 for HMO, PPO, etc.

HMO Page 61

PPO Page 62

PFFS Page 63

SNP Page 64

HMO POS and MSA plans are reviewed on this page

**Page 56** – Highlight the first title “Medicare Advantage Plans cover all Medicare Part A and B services.”

Mark or highlight the first sentence in the second paragraph “Some Medicare Advantage Plans offer coverage for things that aren’t covered by Original Medicare...”

Highlight the last title “Medicare Advantage Plans must cover Medicare’s Rules”

Page 65 – New Icon – Can I make changes to my coverage after December 7?  
OEP explained

# Key Pages

## **Page 69 – Medicare Supplement Plans**

First paragraph highlight it all

Important Icon explains what is happening to Medicare Supplement Plans C and F after 1/1/2020.

## **Page 70 – Medicare Supplement Plan Chart**

Page 71 – What do I need to know?

- Highlight the third bullet point about separate policies
- Highlight the fourth bullet point about prescription coverage
- Highlight the fifth bullet point important to compare and may go up as you get older

When to buy

First bullet point explains the Medigap Open Enrollment Period

## **Page 73 – Medicare Prescription Drug Coverage (Part D)**

Highlight the sentence “There are 2 ways to get Medicare prescription drug coverage”

## **Page 74 – Getting or Changing Plans**

Depending on your clients situation, great to show them in writing what they can and cannot do

OEP is explained for Part D plans next to the New Icon

## **Page 78 – How much will I pay**

Explains the Part D penalty if you have a client that does not want Part D coverage

## **Page 83 – Get help paying for health & prescription drug costs**

Great info. The chart shows the income limits

## **Page 113 – Definitions**

Great info on how to explain some of the terms Medicare uses



## Other Parts of the Book

### **These were some of the more common pages agents use & reference**

You may find you need different areas of the Medicare & You book highlighted or referenced more often. Your copy is just that, your copy. You can mark other areas as you see fit.

#### **Will You Find All the Answers Here?**

No, but most can be found here.

For Medicare Advantage plans, you may have to check Explanation of Benefits (EOB's) which go into more detail on coverage and costs. I would recommend downloading the PDF's for quick reference on your laptop or tablet (or even your phone).

You can go to Medicare.gov and use the search feature in the top right corner of the page provided you have access to the internet (or from your phone).

Or you can call Senior Marketing Specialists at (800) 689-2800 and we can find the answer for you!



# THE MEDICARE CAFE



**Tuesdays at 10:00 am Central!**

***Where agents drink java and talk shop***

The Medicare Café is a live 20 minute chat about all things Medicare:

- Industry Updates
- Marketing Ideas
- Sales Practices
- Compliance
- Bad jokes
- And more...

## **What agents are saying:**

"Mike and Olivia are great, I always leave the cafe with useful information. The whole SMS team is great, I have never had a bad experience anytime I have called them. Keep up the good work."

"Informative and interesting they keep me engaged and not bored..."

"Very informative information with a nice dab of humor to keep you watching-listening."

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