

MEDICARE 101 CHEAT SHEET



- PART A** - (hospital) provides inpatient/hospital coverage
- Deductible is \$
 - \$0 if you or your spouse worked 40 Quarters or 10 years
 - Up to _____ for Part A premium (if you don't get premium-free Part A)



- PART B** - (doctor) provides outpatient/medical coverage
- 80% coverage
 - Deductible is \$
 - Part B = \$ _____ per month



PART C - offers an alternate way to receive your Medicare benefits (see below)



PART D - (drug) provides prescription drug coverage

MEDICARE SUPPLEMENT (MEDIGAP PLAN)

DOCTOR & HOSPITAL CHOICE

- No doctor or hospital network.
- Medicare Supplements plan enrollment is state based, but travel nation wide.
- You can go to any doctor or hospital that takes Medicare, anywhere in the United States.
- In most cases, you don't need a referral to see a specialist.

MEDICARE ADVANTAGE (PART C)

DOCTOR & HOSPITAL CHOICE

- In many cases, you can **only use doctors and other providers who are in the plan's network and service area** (for non-emergency care).

MEDICARE SUPPLEMENT (MEDIGAP PLAN)

COST

- You pay a **premium (monthly payment) for Part B**. If you choose to join a Medicare drug plan, you'll pay a separate premium for your Medicare drug coverage (Part D).
- **Some Medicare supplement plans have deductibles and co-pays.**
- There's **no yearly limit** on what you pay out-of-pocket with original Medicare, unless you have supplemental coverage - like Medicare Supplement Insurance (Medigap).
- **You can choose to buy Medigap** to help pay your remaining out-of-pocket costs (like your 20% coinsurance).

MEDICARE ADVANTAGE (PART C)

COST

- **You pay the monthly Part B premium and may also have to pay the plan's premium.** Some plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).
- **Out-of-pocket costs vary** – plans may have lower or higher out-of-pocket costs for certain services. You may also have an additional premium.
- **Plans have a yearly limit on what you pay out-of-pocket for services Medicare Part A and Part B cover.** Once you reach your plan's limit, you'll pay nothing for services Part A and Part B covers for the rest of the year.
- You **can't buy** Medigap.

NOTES

MEDICARE SUPPLEMENT (MEDIGAP PLAN)

COVERAGE

- Original Medicare **covers most medically necessary services and supplies** in hospitals, doctors' offices, and other health care facilities. Original Medicare **doesn't cover some benefits like eye exams, most dental care, and routine exams.**
- **No Part D.** You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- **In most cases, you don't need approval for Original Medicare to cover your services or supplies.**
- **Medicare Supplements are standardized, stable, and guaranteed renewable.** Medicare Supplements are state-monitored.

MEDICARE ADVANTAGE (PART C)

COVERAGE

- Plans must cover all medically necessary services that Original Medicare covers. **Plans may also offer some extra benefits that Original Medicare doesn't cover - like certain vision, hearing, and dental services.**
- **Medicare drug coverage (Part D) is included in most plans.** In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.
- **In many cases, you may need to get approval from your plan before it covers certain services or supplies.**

NOTES

MEDICARE SUPPLEMENT (MEDIGAP PLAN)

FOREIGN TRAVEL

- Original Medicare generally doesn't cover medical care outside the United States. You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers emergency care outside the United States.

MEDICARE ADVANTAGE (PART C)

FOREIGN TRAVEL

- Plans generally don't cover medical care outside the United States. Some plans may offer a supplemental benefit that covers emergency and urgently needed services when traveling outside the United States.

ADDITIONAL OUT-OF-POCKET EXPENSES

DENTAL, VISION, HEARING
RECOVERY CARE

CANCER - NON-MEDICAL EXPENSES
FINAL EXPENSES

NOTES

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all your options.