

# MEDICARE ADVANTAGE

## IS IT RIGHT FOR YOU?

How much do I pay for a doctor visit?

**Are there copayments?**

Could I use the Plan during a non-emergency hospital visit?

Is there a monthly premium?

**Does my doctor accept the Plan?**

How will the Plan work when I'm away from home?

Does the Plan have drug coverage?

Where is the Plan available?

**SHIIP has answers.**

Seniors' Health Insurance Information Program

North Carolina Department of Insurance

Mike Causey, Insurance Commissioner

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## TERMS you need to know

**HMO (Health Maintenance Organization)** – Medical care and services given through a network of providers. In most cases includes Medicare Part D prescription drug benefits.

**PPO (Preferred Provider Organization)** – Can receive medical care and services inside or outside of network provider. In most cases includes Medicare Part D prescription drug benefits.

**PFFS (Private-Fee-For-Service)** – May require use of network providers, and provider must accept terms and conditions of the Plan's payments. May or may not have Medicare Part D prescription drug benefits.

**SNP (Special Needs Plan)** – Provides services through a network of providers to persons with certain chronic conditions, persons with full Medicaid and Medicare, or persons living in certain facilities. Always includes Medicare Part D prescription drug benefits.

## If you JOIN a Medicare Advantage Plan...

- You will present the Plan's card, instead of the Medicare card, for all medical care, but keep your original Medicare card in a safe place.
- You are still in the Medicare Program and receive all Medicare benefits.
- You must continue to pay the Part B monthly premium plus any additional monthly premium charged by the Plan.
- You will have to pay other costs such as copayments or coinsurance for the services you receive.
- All Plans have an out-of-pocket annual maximum.
- You do not need a Medigap (Medicare Supplement) insurance policy. Medigap policies will not coordinate with any Medicare Advantage Plan.
- Remember, the Plan's benefits can change January 1 each year.

## Things to Consider When SELECTING a Plan

- Which Medicare Advantage Plans are available in your county of residence according to your zip code.
- Which Medicare Advantage Plans your medical providers accept for the Plan year.
- Which Medicare Advantage Plans cover your prescription medications.

## Medicare Advantage ENROLLMENT PERIODS

**Initial Enrollment Period (IEP)** – The IEP is 3 months before, the month of and three months after your 65th birthday.

**Open Enrollment Period (OEP)** – The OEP is October 15 thru December 7. During the OEP, a person who is enrolled in an MA or an MAPD may switch to another MA or MAPD plan or return to Original Medicare and select a PDP. Changes are effective January 1 of the following year.

**Annual Disenrollment Period (ADP)** – The ADP is January 1 thru February 14. MA plan members may disenroll and ONLY return to Original Medicare. They may also enroll in a Part D plan during this period even if their MA plan did not include prescription drug coverage.

**Special Enrollment Period (SEP)** – The SEP varies depending upon the situation.

## COMPARING Plans

### MEDICAL PROVIDERS

- Can you see the doctor you want?
- Do you need a referral to see a specialist?
- Can you go to the hospital you want?
- Do you pay less to go to certain providers?
- Contact the Plan for more provider information.

### BENEFITS

- Are extra benefits and services, like eye exams, dental benefits, hearing aids or emergency health care outside the United States covered? (These may be covered by some Plans and there may be a cost for these extra benefits or services.)
- Does the Plan include prescription drug coverage?

### COST

- What will you pay out-of-pocket, including premiums, deductibles and other cost-sharing (copayments or coinsurance)?

### PRESCRIPTION MEDICATIONS

- Are your prescriptions covered under the Plan's formulary?
- What will your prescription drugs cost under the Plan?
- What is the premium for the Plan?
- What is the deductible for the Plan?
- Does the Plan provide some coverage in the gap?

### CONVENIENCE

- Where are the providers located?
- What are their hours?
- Is there paperwork?
- Are they accepting new patients?
- If you spend part of each year in another state, will the Plan cover you there?
- Contact the Plan for more provider information.