

## 1. Introduction to Medicare

Medicare is a federal health insurance program for people aged 65 and older, certain younger people with disabilities, and individuals with End-Stage Renal Disease. Understanding the different parts of Medicare and how they work together is essential when choosing a plan.

## 2. Medicare Star Ratings

What is the 5-Star Rating System?

Medicare uses a 5-star rating system to evaluate the quality and performance of health and drug plans. These ratings are based on various measures such as customer service, health care quality, and member satisfaction.

How to Use Star Ratings

Star ratings are updated annually and can help consumers compare plans. Higher-rated plans generally indicate better performance and service.

## 3. What is Original Medicare?

Original Medicare includes Part A (Hospital Insurance) and Part B (Medical Insurance). It allows beneficiaries to use any doctor or hospital that accepts Medicare.

Cost Considerations:

- Part A: Often premium-free if eligibility criteria are met
- Part B: Monthly premium required
- Late enrollment penalties may apply if you delay enrollment

## 4. What Does Original Medicare Cover?



### Part A: Hospital Insurance

- Inpatient hospital stays
- Skilled nursing facility care
- Hospice care
- Home health care

**What it doesn't cover:** Deductibles, copays, and other costs unless supplemented by additional coverage.



### Part B: Medical Insurance

- Doctor visits
- Preventive services
- Durable medical equipment (DME)
- Lab work, outpatient care, and mental health services

**What it doesn't cover:** Most deductibles and coinsurance unless you have supplemental coverage.



### 5. Medicare Part D: Prescription Drug Plans

Two Types of Coverage:

- **Standalone Part D (PDP):** For those with Original Medicare
- **Included in Medicare Advantage (MAPD):** Combines medical and drug coverage

Key Points:

- **Late Enrollment Penalty** if you don't sign up when first eligible
- **Formulary:** Each plan covers a different list of drugs
- **Step Therapy:** May require trying less expensive drugs first



### 6. Medicare Supplement Insurance (Medigap)

Medigap plans work alongside Original Medicare to cover costs like deductibles and coinsurance.

Limitations:

- No prescription drug coverage
- No provider networks
- Typically requires a separate Part D plan for medications

### 7. Medicare Part C: Medicare Advantage

Part C combines Part A and Part B and often includes Part D (prescription drug coverage). Offered by private insurers approved by Medicare, these plans may offer extra benefits like dental, vision, hearing, and fitness programs.

### 8. Choosing the Right Medicare Plan

Factors to Consider:

- **Cost:** Premiums, deductibles, copays, and coinsurance
- **Benefits:** Does it include vision, dental, hearing, or drug coverage?
- **Choice of Doctors:** Are your doctors in-network?
- **Prescription Drug Coverage:** Are your medications covered?

### 9. How Does Medicare Enrollment Work?

Step 1: Initial Enrollment

Enroll in Original Medicare (Part A and Part B) when first eligible.

Step 2: Add Coverage if Needed

#### Option 1:

Keep Original Medicare - Add a Medigap (Supplement) plan and/or add a Part D (Prescription Drug) plan

#### Option 2:

Choose a Medicare Advantage Plan (Part C) that often includes Part D



**10. Summary Comparison Chart (Optional Visual Section)**

Feature	Original Medicare	Medicare Advantage (Part C)
Provider Access	Any Medicare provider	Plan network
Drug Coverage	Add Part D separately	Often included
Supplemental Benefits	Not included	May include dental, vision, hearing
Referral Required?	No	Sometimes required
Out-of-Pocket Costs	Higher without Medigap	Annual caps on spending

**Factors to consider when choosing a plan.**

Cost	Benefits	Choice of Doctors	Prescription Drugs	Travel
Cost goes beyond what premium you pay each month for your plan. Consider what you will pay out of your own pocket, including deductibles, copayments and coinsurance when you need care.	Does the plan include additional coverage beyond Original Medicare, like prescription drug coverage, vision, dental or hearing coverage?	How often do you go to the doctor? Are your doctors in the plan's network?	Does the plan include prescription drug coverage? Are my drugs covered in the plan's formulary?	Will I need coverage as I travel? Does the plan include coverage out of state and/or outside the country?

**11. Additional Resources**

- <https://www.medicare.gov/>
- State Health Insurance Assistance Programs (SHIPs)
- Licensed Medicare agents (for information only)