

What Are My Medicare Options?

Original Medicare	
Part A (Hospital)	Part B (Medical)
Original Medicare is fee-for-service coverage under which the government pays your health care providers directly for your Part A and/or Part B benefits.	

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Secondary Insurance

Medicare Supplement Insurance sold by private insurance companies to fill "gaps" in Original Medicare coverage.

Others may have coverage through a retirement health plan or Medicaid.

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**Part D
(Prescription Drug Coverage)**

You can choose this coverage. Private companies approved by Medicare run these plans. Plans have different costs and cover different drugs.

OR

Medicare Advantage Plans like HMOs and PPOs

Also called "Part C"

A Medicare Advantage Plan is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans and more. If you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans include the Part D, prescription drug benefit.

Important Dates:

- October Announcement of Part C and Part D plans for upcoming calendar year.
Visit www.medicare.gov to compare plans.
Annual coordinated election period begins Oct. 15.
You can change your coverage for next year.
- December Annual coordinated election period ends Dec. 7.
- January Any plan change will take effect Jan. 1.



Mary Taylor
Lt. Governor /
Director

Helping you navigate the sea of Medicare insurance choices through the Ohio Senior Health Insurance Information Program



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www.insurance.ohio.gov
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An Equal Opportunity Employer



How Do I Compare Part D Plans?

- Visit www.medicare.gov
- Call Medicare: 1-800-MEDICARE
24 hours daily
- Call OSHIIP: 1-800-686-1578
Weekdays 7:30 a.m. - 5 p.m.



John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director

What is Medicare Part D?

Part D is Medicare's prescription drug coverage, a comprehensive drug benefit that began Jan. 1, 2006. Part D is available to anyone eligible for Medicare Part A or Part B. People with Medicare may enroll in Part D coverage through either a stand-alone plan or a Medicare Advantage plan. People on Medicare who choose not to enroll and have no other drug coverage may pay more for late enrollment.

What Does Part D Cost Me?

In 2016 the Medicare Part D out of pocket costs for consumers are:

- **Average Monthly Premiums** - \$32.50
- **Annual Deductible** - \$0 - \$360
- **Copays** - 25% or flat copay amounts based on formulary
- **Coverage Gap** (donut hole) - \$3,310 - \$7,062.50 in total drug costs
- Discounts to increase each year until gap is closed in 2020
- **Catastrophic Coverage** - Approx. 5% copay after coverage gap

How do I Choose a Part D Plan?

Each year you should review your plan options and look for three things:

- **Convenience** - Know what pharmacies are in network and if the plan has preferred pharmacies.
- **Cost** - Know ALL possible out of pocket expenses.
- **Coverage** - Make sure all your current prescription medications are included on the

The Ohio Senior Health Insurance Information Program can help you compare the prescription drug plans available in Ohio and tell you about other programs that may help you pay drug costs.

Call 1-800-686-1578.

What is Extra Help?

Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs. You may qualify for Extra Help, also called low-income subsidy (LIS), if your annual income and total resources are below these limits this year:

<i>Single Person</i>		<i>Married Person</i>	
Monthly Income:	\$1,505	Monthly Income:	\$2,023
Resources:	\$13,640	Resources:	\$27,250

To apply for Extra Help, contact the Social Security Administration at 1-800-772-1213 or www.socialsecurity.gov

What Counts as Income & Resources?

Resources include money in a checking or savings account, stocks, bonds, mutual funds, and Individual Retirement Accounts (IRAs). Resources don't include your home, car, household items, burial plot, up to \$1,500 for burial expenses (per person), or life insurance policies.

Income includes any money received from social security, pensions, employment, interest and more

If you qualify for Extra Help, Medicare will pay:

- **All or most of the monthly premium**
- **All or most of the annual deductible**
- **Most of your copayments/co-insurance**
- **Full coverage during the donut hole**

This year, drug costs for most people who qualify will be no more than \$2.55 for each generic drug and \$6.35 for each brand name drug. Look on the Extra Help letters you get, or contact your plan to find out your exact costs.

NOTE: All people with Medicare should review their drug options EVERY fall and choose the plan that's best for them!