

Medicare Coverage

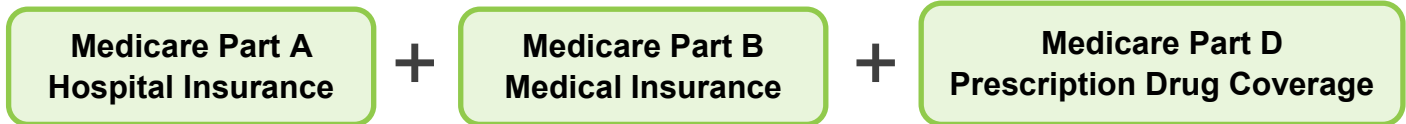
Your Options



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Medicare coverage options can be confusing, so we've put together this very basic chart to illustrate your choices. ADRC is your unbiased source to explain the details.

Option 1 - "Original Medicare" + Part D (ABD)



**Original Medicare is provided by the government*

See back for other creditable coverage options (Separate Enrollment)

Option 2 - "Original Medicare" + Medigap + Part D (Complete Package)

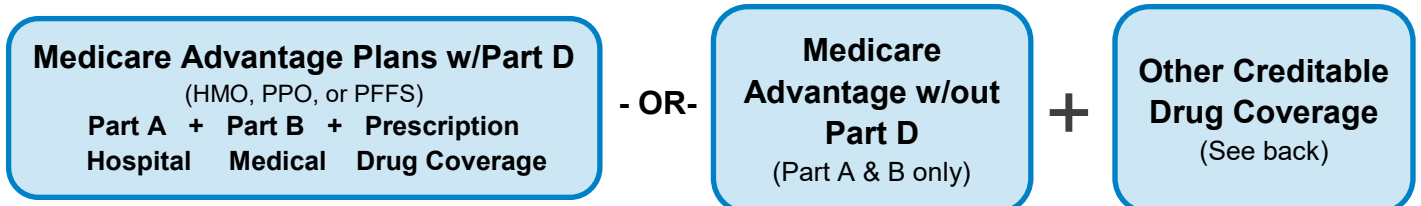


**Original Medicare is provided by the government*

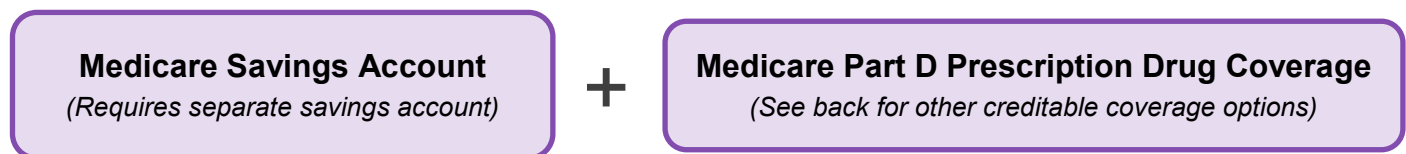
Fills Original Medicare gaps (Separate Enrollment)

See back for other creditable coverage options (Separate Enrollment)

Option 3 - Medicare Part C Advantage Plan (with or without Part D)



Option 4 - Medicare Savings Account



Medicare Open Enrollment Period for drug and health plans: Oct 15—Dec 7

Medicare Advantage Plan Open Enrollment period: January 1—March 31

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ADRC is a nonprofit, 501(c)3 organization



SHIP

State Health Insurance Assistance Program

Other Types of Creditable Drug Coverage:

- Drug coverage from current or former employer or Union
- Federal Employee Health Benefits (FEHB Program)
- TRICARE
- Indian Health Service
- Department of Veteran Affairs
- Wisconsin SeniorCare State Pharmaceutical Assistance Program

For additional information about how these types of creditable coverage coordinate with Part D or other insurance, call ADRC at (920) 448-4300 to speak to a Benefit Specialist.

Additional Facts:

- **Premiums:**
A person must be enroll in and continue to pay premiums for original Medicare Parts A and B to be eligible for either a Medigap plan or a Medicare Advantage plan.
- **Private Insurance:**
All Medicare Advantage plans, Medicare Part D plans, Medicare Savings Accounts, and Medigap plans are sold by private health insurance companies.
- **Enrollment:**
 - You can enroll in a Medicare Part D plan if you have either Medicare Part A and/or Medicare Part B.
 - You cannot enroll in a Medigap plan and a Medicare Advantage plan at the same time.
 - Enrollment into a stand-alone Part D plan is only allowed with Medicare Advantage plans that are PFFS (Private Fee for Service), not HMO (Health Maintenance Organization), or PPO (Preferred Provider Organization).
 - It is illegal for a consumer to be sold a Medigap plan if enrolled in a Medicare Advantage plan.
- **Advantage Plans:**
 - Medicare Advantage plans combine Medicare Parts A and B and sometimes Part D.
 - Medicare Advantage plans must offer coverage equal to or better than original Medicare Parts A and B.

Questions? ADRC Benefit Specialists are your source for unbiased Medicare information. Call ADRC at (920) 448-4300.

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