Medicare Coverage options can be confusing so we’ve put together this very basic chart to illustrate your choices. The ADRC is your unbiased source to explain the details. Call (920) 448-4300.

Option 1
“Original Medicare” + Part D (ABD)

- Medicare Part A Hospital Insurance
- Medicare Part B Medical Insurance
- Medicare Part D Prescription Drug Coverage

*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)

- Medicare Part A Hospital Insurance
- Medicare Part B Medical Insurance
- Medigap Medicare Supplement
- Medicare Part D Prescription Drug Coverage

*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)

See back for additional facts.

Medicare Advantage Plan w/ Part D (HMO, PPO or PFFS)

- Part A Hospital
- Part B Medical
- Prescription Drug Coverage

OR

Medicare Advantage w/o Part D (Part A & B only)

Other Creditable Drug Coverage (See back)

Option 4
Medicare Savings Account

Medicare Savings Account

Requires separate savings account

Medicare Part D Prescription Drug Coverage

See back for other creditable coverage options (Separate Enrollment)

Open Enrollment for Medicare Advantage Plans & Medicare Part D Plans:
October 15 – December 7
Medicare Coverage: Your Options

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 the ADRC at (920) 448-4300 to speak to a Benefit Specialist.

Additional Facts:

- **Premiums**: A person must be enrolled in & continue to pay premiums for original Medicare Parts A & 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 & 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 & B and sometimes Part D.
  - Medicare Advantage plans must offer coverage equal to or better then original Medicare Parts A & B.

Questions? ADRC Benefit Specialists are your source for unbiased Medicare Information.
Call the ADRC (920) 448-4300  www.adrofbrowncounty.org  300 S. Adams St., Green Bay, WI