

10 tips for choosing a Medicare plan.

Medicare Made Clear™

Get Answers Series



Ten tips for choosing wisely.

When it comes to Medicare, you have choices. This guide will help you understand them better.

1 There are two main ways to get Medicare coverage.

- You can choose Original Medicare (Parts A and B), which is provided by the federal government.
- Or choose a Medicare Advantage plan (Part C). These plans are offered through private insurance companies.

2 With Original Medicare, you'll pay a share of the cost.

- You contributed to Medicare by paying taxes. That's why you're entitled to Medicare when you turn 65.
- Original Medicare doesn't pay for everything. You still pay a share of the cost in monthly premiums and copays.

3 Medicare supplement insurance can help control out-of-pocket costs.

If you need a lot of medical care, you may end up with big bills. Medicare supplement insurance plans help with some of the expenses

Medicare Parts A and B don't pay, like copays and deductibles.

4 Prescription drug coverage can help limit drug costs.

As a Medicare member you can get optional prescription drug coverage (Part D).

- You can enroll in a stand-alone Part D plan to go with your Original Medicare coverage.
- Or you can enroll in a Medicare Advantage plan that includes prescription drug coverage.

5 Know the choices in your state.

- Original Medicare (Parts A and B) is the same across the United States.
- Medicare Advantage (Part C) and prescription drug (Part D) plans are offered by private insurance companies and may be available only in certain counties, states or regions.
- Medicare supplement policies offer nationwide coverage and are available by state.

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6 Enroll at the right time.

The Initial Enrollment Period (IEP) is your first chance to enroll in Medicare. It's the three months before your 65th birthday month, the month of your birthday, and the three months after your birthday month.

- If you enroll before the month you turn 65, coverage starts on the first day of your birthday month.
- If you enroll during your birthday month or later, coverage starts on the first day of the month following the date you enroll.

7 Review your choices once a year.

After you choose your Medicare coverage, you can make changes each year during the Medicare Open Enrollment Period (OEP), October 15 – December 7. Review your coverage to see if it still fits your needs.

8 Special Election Period (SEP).

In some cases you may be able to enroll in, or switch, plans outside of the IEP and OEP. This includes changes in your life situation, such as:

- You retire and leave a health care plan through your employer or union.
- You move out of your current health plan's service area.

9 Review your current coverage.

For example, if you have group coverage from your job, or retiree insurance from a former employer, you'll want to see how it fits with Medicare.

10 Help is available.

Medicare can be complicated, but help is available. You may even qualify for financial help. See the list of resources online at **MedicareMadeClear.com**.

Additional information resources:

- Visit **Medicare.gov**
- Call **1-800-MEDICARE (1-800-633-4227)**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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