

# YOUR MEDICARE OPTIONS

## MEDICARE A and B

### REQUIRED WITH BOTH OPTIONS

You must be enrolled in Medicare Part A & Part B and continue to pay monthly premiums to enroll and receive coverage from either option below.

### OPTION #1

#### Original Medicare



#### MEDIGAP PLAN

- 3 different types of Medigap plans:
  1. **Core**
  2. **Supplement 1A**
  3. **Supplement 1** (If Medicare-eligible prior to 2020)
- Free to choose any doctor or hospital that accepts Medicare
- No referrals needed to see specialists
- Does NOT include drug coverage
- When changing Medigap plans, need to call plan to disenroll



#### PART D

#### **Stand Alone Prescription Drug Plan**

- Multiple plans to choose from
- Automatic disenrollment from Prescription Drug Plan when changing Part D plans

### OPTION #2

#### Medicare Advantage Plan (PART C)

- Optional “Replacement”
- 4 types of MA plans
  1. **HMO** (Health Maintenance Organization) - May use network providers only
  2. **HMO-POS** (HMO with Point Of Service)-HMO with limited out of network coverage
  3. **PPO** (Preferred Provider Organization)- Can go out of network for extra \$\$
  4. **SNP** (Special Needs Plans)  
HMOs for institutionalized individuals or Dual-eligibles
- Usually includes prescription drug coverage.
- Cannot have separate Part D plan
- Cannot live outside service area for more than 6 consecutive months
- Covers some extra benefits
- Usually need referrals to see specialists
- May have co-pays and deductibles
- Automatic disenrollment when changing Medicare Advantage Plans