

NEBRASKA SHIP NEWSLETTER

Original Medicare vs. Medicare Advantage

Everyone eligible for Medicare has options. You should keep in mind that Medicare is individual insurance. What may work well for others may not necessarily be an option that is best for you.



Typically most people are making a decision between Original Medicare or Medicare Advantage. In Nebraska, enrollment shows that approximately 70% of Nebraskans receive their Medicare health insurance through Original Medicare, while the other 30% receive their Medicare benefits through a Medicare Advantage plan or another option.

What is the best option for you? Let's break it down.

Original Medicare

Original Medicare can be comprised of one, two, three, or all four parts of Original Medicare. This will depend on the individual's situation. People with all four parts will have:

- Part A, Hospital Insurance,
- Part B, Medical insurance,
- Medicare Supplement (Medi-gap)
- Part D, Prescription Drug Insurance.

If you have all four parts of Original Medicare, you will receive a red, white, and blue paper card to show to your providers when you receive care. You will also have a card from your supplement company and Part D, prescription plan. Costs within Original Medicare will vary. Medicare Part A is typically premium-free while Medicare Part B has a standard premium, \$170.10/month in 2022. Medicare supplement premiums will vary,

depending on variables like age or location. Medicare Part D plan premiums in Nebraska are between \$6.70—\$116.10/month, in 2022.

Medicare Advantage

Medicare Advantage Plans, also known as Medicare private health plans or Part C, are plans that contract with the federal government and are paid a fixed amount per person to provide Medicare benefits. In Nebraska there are different types of plans:

- Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Private Fee-For-Service (PFFS)
- Cost Plans

Medicare Advantage plans typically combine the coverage of Medicare Part A, Part B, and Part D into one package. Instead of showing the red, white, and blue Medicare card, you will show the membership card from your plan to your providers.

Advantage Plans must provide the same benefits offered by Original Medicare, but they may apply different rules, costs, and restrictions, such as provider networks or referral requirements. They also may offer certain benefits that Medicare does not cover, like dental, vision, or over-the-counter benefits.

In order to enroll into a Medicare Advantage plan, people will need to have both Part A and Part B, and continue to pay the Part B premium of \$170.10/month. Some Advantage plans may charge an additional monthly premium for health or drug coverage.

Let's take a further look: **(NEXT PAGE)**

CALL NEBRASKA SHIP AT 1.800.234.7119

Original Medicare vs. Medicare Advantage

The table below compares Original Medicare and Medicare Advantage. Remember that there are several different kinds of Medicare Advantage Plans. If you are interested in joining a Medicare Advantage Plan, make sure you do your research.

	Original Medicare	Medicare Advantage
Costs	Standardized Part A and B costs, including monthly Part B premiums and 20% coinsurance for Medicare-covered services if seeing a participating provider (after meeting your deductible).	Varies depending on plan. Usually a copayment is owed for in-network care. Plans may charge a monthly premium in addition to the Part B premium.
Supplemental Insurance	Have the choice to pay an additional premium for a Medigap to cover Medicare cost-sharing.	Cannot enroll in a Medigap plan.
Provider access	Can see any provider and use any facility that accepts Medicare (participating or non-participating)	Typically can see only in-network providers.
Referrals	Do not need referrals for specialists.	Typically need referrals for specialists.
Drug coverage	Must sign up for a stand-alone prescription drug plan.	In most cases, plans provide prescription drug coverage (may charge a higher premium).
Other benefits	Does not cover vision, hearing, or dental services.	May cover additional services, including vision, hearing, and/or dental (additional benefits may increase your premium and/or other out-of-pocket costs).
Out-of-pocket limit	No out-of-pocket limit.	Annual out-of-pocket limit. Plans pay the full cost of your care after you reach the limit.
Notices	Beneficiaries receive quarterly Medicare Summary Notices (MSNs).	Beneficiaries receive monthly Explanation of Benefits (EOBs).

Did you know before 1966, roughly half of all seniors had no health insurance? Today nearly all seniors are covered by Medicare, or Medicare & Medicaid together.

CALL NEBRASKA SHIP AT 1.800.234.7119

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UNDERSTANDING MEDICARE MARKETING

Medicare Marketing: Can They Do That?

WHAT IS CONSIDERED MEDICARE MARKETING?

- Marketing is communication related to selling and promoting products.
- Rules are set to prevent plans from giving misleading information about costs and benefits.
- Medicare Marketing guidelines must be followed by Medicare Advantage and Medicare Drug (Part D) plans.
- Most Medicare Advantage and Part D marketing happens between October 1–December 7.

MARKETING ACTIVITIES PLANS MAY DO:

- may host marketing and educational events about the plan.
- Give plan promotional gifts valued no more than \$15.
- Contact current or past plan enrollees.
- Provide marketing information in common areas of healthcare providers like pharmacies or hospitals.
- Visit you in your home with prior consent.
- Place ads on TV, in newspapers, and online.

Help Prevent Marketing Scams!

Marketing Don'ts - 4 Things to Look For:



Cold Calling - Did an insurance agent call you or visit your home WITHOUT you requesting the visit?



Advertising "Free" Plans - Did an agent or company tell you the plan was premium "free"?



Indicated They Are With Medicare - Did an agent or company lead you to believe they are a representative of Medicare?



Conduct Enrollment Health Screenings - Did a plan ask you to complete a screening to ensure you were healthy before you enrolled?

If you answer YES to any of the above questions, contact Nebraska SHIP to report marketing misconduct.

Always feel free to call us if you are unsure about an event or someone contacting you!

NEBRASKA
SHIP



**Report suspected Medicare Fraud
to the Nebraska SHIP!**

1-800-234-7119

PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

Medicare Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits.

People with Medicare, their families, and/or friends are welcome to attend or contact

Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting www.doi.nebraska.gov/ship.

Welcome to Medicare:

Lincoln—September 8th

Webinar—September 20th

Navigating Medicare.gov:

Lincoln—September 14th

Webinar—September 27th

Find these words:

Advantage

Supplemental

Provider

Enrollment

Webinar

Insurance

Benefits

Coverage

Original

Referral

Retirement

Autumn

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Medicare

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Contact Nebraska SHIP with questions
about your Medicare benefits.

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Local help for Nebraskans with Medicare.

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