

your
best life



Medicare Options Guidebook



Blue Cross
Blue Shield
of Rhode Island

It's time to learn about Medicare

(and we'll guide you through it)

Now is a great time to start thinking about Medicare. This guidebook will help. Here at Blue Cross & Blue Shield of Rhode Island (BCBSRI), we'll show you the basic concepts you need to get started, and dispel some common myths about Medicare. Because the truth is:

- You don't have to be retired to be eligible for Medicare.
- You don't have to be collecting Social Security.
- Medicare plans often cost less than employer-provided plans.
- If you qualify for **Medicare + Medicaid**, you are eligible for even more benefits.

Whether you plan to retire in the next year or continue working, we can help you choose the Medicare plan that's right for you. You'll still have a few questions—everyone does—and we can answer those whenever you're ready.

Let us do what we do best,
so you can do what you do best:

Living your best life!



Table of Contents

THE PARTS OF MEDICARE

[The A-B-Cs \(and D\) of Medicare 4-5](#)

[Medicare Parts A and B:](#)

[Original Medicare 4](#)

[Medicare Part C:](#)

[Medicare Advantage 5](#)

[Medicare Part D:](#)

[Prescription Drug Plan 5](#)

[Medicare Supplement Plans 6](#)

MEDICARE OPTIONS

[Your Medicare coverage options 8-11](#)

MAKING YOUR DECISION

[Questions to consider 12](#)

[Your decision-making checklist 13](#)

NEXT STEPS

[Your Medicare timeline:](#)

[Important dates 14-15](#)

[In-person ways to learn about Medicare ... 16-17](#)

[Common health insurance terms 18-19](#)

[Questions? We're here to help! 20](#)

The A-B-Cs (and D) of Medicare

Know what each part does

Medicare PART A Hospital Insurance



Most people don't need to pay a Part A monthly premium because they (or their spouse) already contributed while working. It covers:

- Some of the costs of inpatient hospital care
- Skilled nursing facility care
- Hospice care
- Home healthcare

Part A is provided by the federal government.

Medicare PART B Medical Insurance



There is a monthly premium for Part B. Part B is optional, and there may be a late enrollment penalty. It covers:

- Some of the costs of doctors' services
- Some outpatient care

Part B is provided by the federal government.



What Medicare Parts A and B do NOT cover

In addition to Original Medicare's copays, coinsurance, and deductibles, you will also have to pay for services that are not covered by Original Medicare, such as:

- ▶ Custodial care (help with bathing, dressing, eating, and using the bathroom) unless it is part of skilled nursing or hospice care
- ▶ Long-term care
- ▶ Routine foot care
- ▶ Most prescription drugs
- ▶ Syringes or insulin, except insulin used with an insulin pump
- ▶ Care you receive while traveling outside the United States

Also, Original Medicare does not have any limit on what you can end up paying for care, called the out-of-pocket maximum.

Medicare PART C Medicare Advantage



You can purchase Medicare coverage through a private insurer, like BCBSRI. It includes Parts A and B, and usually Part D prescription drug coverage.

Medicare Advantage plans can:

- Simplify your coverage, with only one benefit plan and one membership card
- Offer additional benefits like dental, vision, and hearing, as well as fitness benefits
- Limit how much you have to pay out-of-pocket
- Have their own network of doctors and hospitals you will use
- Charge a monthly premium in addition to the Part B premium

Medicare PART D Prescription Drug Plan




You can purchase optional coverage through a private insurer that includes prescription drugs not covered under Original Medicare Parts A or B.

There are two ways to get Part D coverage:

- As part of a Medicare Advantage plan (called an "MA-PD")
- A stand-alone Medicare prescription drug plan (called a "PDP"), such as [Blue MedicareRx™](#) from BCBSRI

In general, most plans have:

- A monthly premium
- A formulary of covered drugs
- A deductible
- Copays and/or coinsurance
- A pharmacy network



Medicare SUPPLEMENT PLANS “Medigap”



You also have the option to purchase coverage that fills the gaps in Original Medicare (Parts A and B). These Medigap plans are offered through private insurers, such as BCBSRI's [Plan 65 Medicare Supplement plans](#). Medigap plans cover all/part of your deductibles, copays, and coinsurance under Original Medicare (depending on the policy).

With Medigap plans, you:

- Must have Original Medicare (Parts A and B)
- Must pay the Part B monthly premium
- Cannot be enrolled in a Medicare Advantage plan
- Can enroll in a Medicare Part D prescription drug plan separately
- Have the flexibility to see any Medicare participating provider
- Can choose from many standard plan options (not every insurer offers all of them)

You'll see references to plans called Plan G, Plan N, etc. Depending on your needs, Plan 65 Medicare Supplement plans can give you added coverage for peace of mind.



Medicare coverage—with options

Understand how the parts fit together



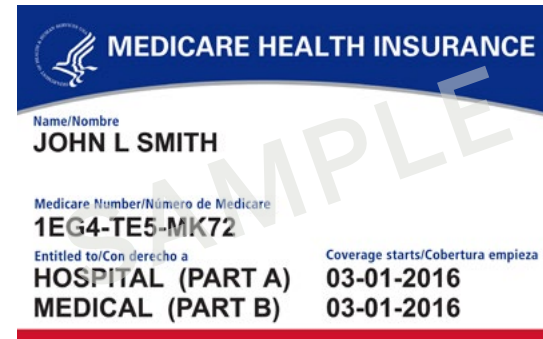
Enroll in Original Medicare provided by the federal government.



Part A
Helps pay for hospital stays and inpatient care



Part B
Helps pay for doctor visits and outpatient care



After enrolling in Original Medicare, you can choose additional coverage.

There are two ways to get it:

OPTION 1 (Part C Plan)

This type of plan, called Medicare Advantage, includes Parts A, B, and often D. Depending on which plan you choose, Medicare Advantage plans can also include dental, vision, and hearing coverage. Specifically, Medicare Advantage plans through BCBSRI include:



Out-of-pocket maximum
This means that—unlike Original Medicare—there is a limit to how much you might have to pay out of your own pocket for medical care



\$0 gym membership & home fitness kit



Allowance for contacts, lenses, & frames



\$0 copay for routine hearing and vision



Preventive & comprehensive dental coverage



Flexible Benefit Card with funds for over-the-counter (OTC) everyday health items



Prescription drug coverage*



Hearing aid coverage

OR

OPTION 2 (Supplement Plan and Part D)



Medicare Plan 65 Supplement Plan

Plan 65 helps pay some of the out-of-pocket costs from Original Medicare.



Part D

Add a standalone Part D prescription drug plan, such as **Blue MedicareRx™** through BCBSRI, to Parts A and B.



*Included in all but the BlueCHiP for Medicare Core (HMO) plan.

Compare your Medicare Options:

Benefit	Original Medicare	BCBSRI Medicare Advantage	PLAN 65 Supplement
Inpatient hospital coverage (Part A)	✓	✓	✓
Doctor and outpatient visits (Part B)	✓	✓	✓
Annual wellness visit	✓	✓	✓
Worldwide emergency care	N/A	✓	✓
In-person customer service at Your Blue Store SM	N/A	✓	✓
Free fitness classes and nutrition counseling	N/A	✓	✓
Coordinated care network	N/A	✓	N/A
Prescription drug coverage (Part D*)	N/A	✓	N/A
Annual physical	N/A	✓	N/A
Routine vision coverage	N/A	✓	N/A
Routine hearing coverage	N/A	✓	N/A
Out-of-pocket maximum protection	N/A	✓	N/A
Fitness membership	N/A	✓	N/A
Dental coverage	N/A	✓	N/A

*Included in all plans but BlueCHiP for Medicare Core.



Questions to consider

These will help you decide your next step.

▶ **When am I eligible for Medicare?**

If you're a U.S. citizen or permanent resident of the U.S., you're eligible for Medicare when:

- You're age 65 or older, or
- You've received disability benefits from the Social Security Administration or the Railroad Retirement Board for at least 24 months.

▶ **When can I enroll in Medicare?**

During the Initial Coverage Election Period: the three months before your birth month, the month you turn 65, and the three months after your birth month.

▶ **What happens when I travel?**

If you travel often or spend part of the year in another state, make sure your Medicare plan includes coverage outside of Rhode Island and for emergency care outside the U.S.

▶ **Do I have to enroll in Part B?**

No, but if you don't enroll when you're first eligible, you could end up paying a penalty that lasts as long as you have Part B. There are special cases when you can sign up for Part B coverage later without a penalty. If you're thinking of waiting, make sure you ask about possible penalties.

▶ **Do I qualify for Special Enrollment?**

You might be able to enroll or make changes to your coverage if you:

- Retired and left an employer or union plan
- Moved out of your current plan's service area
- Moved into or out of an institution, such as a long-term care facility
- Qualify or are no longer eligible for Medicaid

Other situations may also qualify for a Special Enrollment Period. Talk to your BCBSRI Medicare advisor or broker to find out.



Your decision-making checklist

It's helpful to gather the following information so you can find the best coverage. Fill in your current healthcare needs in the chart below to determine which plan is right for you.

Current primary care provider _____

Do you have out-of-state providers? Yes No

Current prescription(s) and dosage _____

Frequently used services _____

Upcoming surgeries _____

Additional services that interest you

Hearing aid Dental services Vision hardware

Other _____

Contact your BCBSRI Medicare advisor or broker to help you find the plan that best meets your needs.


Plan recommendation:

Name of BCBSRI plan(s): Medicare Advantage Plan 65 Blue MedicareRx

Type of plan(s) _____



Your Medicare timeline: If you're just starting

<p>6 MONTHS BEFORE YOUR 65TH BIRTHDAY</p>	<p>3 MONTHS BEFORE YOUR 65TH BIRTHDAY</p>	<p> 65TH BIRTHDAY</p>	<p>3 MONTHS AFTER YOUR 65TH BIRTHDAY</p>
<p>Start learning about how Medicare works</p> <ul style="list-style-type: none"> <input type="checkbox"/> Talk with your employer to see if they offer Group Medicare options. <input type="checkbox"/> Learn more by attending a BCBSRI workshop. <input type="checkbox"/> Research our plans online at bcbsri.com/medicare. <p>Looking for health and wellness information? Visit rhodeahead.com.</p>	<p>You can enroll in Medicare now</p> <ul style="list-style-type: none"> <input type="checkbox"/> Apply for Medicare benefits through the Social Security Administration <ul style="list-style-type: none"> • Call: 1-800-772-1213 • TTY: 1-808-325-0778 • Online: www.ssa.gov <input type="checkbox"/> Apply for additional coverage now. Talk with us about your plan options and how to enroll. 	<p>Happy birthday and welcome to BCBSRI</p> <p>Now it's time to make sure everything is in place:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Check that you have your Medicare card. <input type="checkbox"/> Check that you have your BCBSRI member ID card. <input type="checkbox"/> Tell your doctors and pharmacy about your new coverage. 	<p>Get the most out of your BCBSRI benefits</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Look at home fitness kits and gyms to join with your Silver&Fit® gym membership if you enrolled in a BCBSRI Medicare Advantage plan. <input checked="" type="checkbox"/> Take a fitness class at Your Blue Store. <input checked="" type="checkbox"/> Have you scheduled your wellness visit yet? There's no time like the present! <p>If you haven't enrolled yet: You have three months after your birthday to enroll without penalty.</p>

Questions? No matter how big or small your question, we're here to help! See the back page for contact information.

We'll help you learn more about Medicare

Our local BCBSRI Medicare advisors can provide information about your plan options. You can speak with them by video chat or phone, from the comfort of your own home. (See contact information on the back.)



Depending on your specific questions or needs, we can provide you with contact information for Medicare, the Social Security Administration, or the Rhode Island Department of Elderly Affairs.



Did you know you don't have to retire to be eligible for Medicare? Medicare plans often cost less than employer-provided plans. In fact, many come with a whole lot of zero dollar benefits, as well as some exciting perks and discounts.



Qualify for **Medicare + Medicaid**? We have options that can give you even MORE benefits than traditional Medicare Advantage plans. We also have a dedicated team to help with your yearly renewal applications.



We can help evaluate which Medicare product best meets your current healthcare needs.

Prefer learning about Medicare in person?

We understand if you're more comfortable talking with someone face-to-face. Whether you prefer to talk with someone one-on-one or attend a Medicare workshop with friends, you've got options.



Come by [Your Blue Store](#) to talk with someone face-to-face.

Your Blue Store retail locations are a great place to ask questions and better understand your healthcare options. BCBSRI members can also take fitness classes, and attend health and well-being workshops here.



[Cranston](#) • [East Providence](#) • [Lincoln](#) • [Narragansett](#) • [Warwick](#)



Come to a Medicare workshop near you.

If you prefer to attend a Medicare workshop in a group setting, sign up at bcbsri.com/events. Our local Medicare Advisors will walk you through each step of Medicare and debunk some common myths.

We look forward to meeting you!





Common health insurance terms



▶ **Annual Election Period (AEP)**

The specific period each year—currently October 15 to December 7—when any eligible person can sign up for a Medicare Advantage plan or change their plan for any reason.

▶ **CMS Star rating**

The Centers for Medicare & Medicaid Services (CMS) rates plans to help compare the quality and performance of all Medicare Advantage plans in the market. The highest rating you can receive is 5-out-of-5 Stars.

▶ **Coinsurance**

A portion of the cost you pay when you get healthcare.

Example: A doctor might charge \$100 for a visit. If your health insurance has a 10% coinsurance, you would pay the doctor \$10 and your insurance would pay the doctor \$90.

▶ **Copay**

A specific dollar amount you pay when you get healthcare.

Example: A doctor might charge \$100 for a visit. If your health insurance has a \$20 copay, you would pay the doctor \$20 and your insurance would pay the doctor \$80.

▶ **Creditable coverage**

Prescription drug coverage that is at least as good as Medicare Part D coverage is called “creditable coverage.” If you don’t have creditable coverage when you first become eligible for Medicare and don’t enroll in a Medicare Part D plan, you could pay a penalty (higher monthly premiums) when you do enroll in prescription drug coverage later on.

▶ **Deductible**

If you need medical care, a deductible is the amount you pay for your care before the health insurance company starts to pay its share.

▶ **Donut hole (coverage gap)**

A stage of Medicare Part D prescription drug coverage known as the coverage gap, when medications are not covered.

▶ **Formulary**

The list of prescription drugs that are covered by your health insurance. These are often divided into levels or tiers. Drugs listed in the lower tiers cost you less.

▶ **Initial Enrollment Period**

The seven-month period before and after you turn 65 when you can sign up for Medicare.

▶ **Medicare Advantage plan**

A Part C plan offered by private companies, like BCBSRI. Your healthcare providers will file claims and be paid by a private insurance company instead of Medicare.

▶ **Medigap**

A supplemental plan offered by private companies, like Plan 65 from BCBSRI. Original Medicare pays its share first, then Medigap pays some or all of the remaining costs that Original Medicare does not pay, depending on the plan you choose.

▶ **Network**

A group of hospitals, pharmacies, doctors, and others who work with your health insurance company to keep you healthy. They have agreed to care for you at a lower price than if you didn’t have your health insurance plan.

▶ **Open Enrollment Period (OEP)**

Existing Medicare Advantage plan members can make a one-time change from January 1 to March 31.

▶ **Out-of-pocket maximum**

This is the most you would pay in one year before your health insurance starts to pay for all of your covered health benefits.

▶ **Premium**

The amount of money you pay to your health insurance company each month in exchange for your health insurance plan.

▶ **Prescription drug plan (PDP)**

A standalone Part D plan, like Blue MedicareRx from BCBSRI, that provides prescription drug coverage. You can add a PDP plan to your Medigap plan or use it with Original Medicare.

▶ **Special Enrollment Period (SEP)**

If you have a significant life event, such as losing your coverage or moving into an area no longer covered by our insurance company, you may be eligible to change your Medicare Advantage plan.

Questions? We're here to help!

Contact one of our BCBSRI Medicare advisors (or your broker) if you have questions or need help evaluating your options.



CALL

Contact a BCBSRI Medicare advisor at **(401) 329-0607** (TTY: 711).

CLICK



- Learn more at bcbsri.com/medicare.
- Attend a Medicare workshop at bcbsri.com/events.



COME BY

Visit one of our Your Blue Store[†] locations.



¡Nuestros consultantes de Medicare están **preparados para ayudarte!**
Os nossos consultantes de Medicare estão **preparados para ajudar-te!**



Phone hours:

October 1 - March 31, seven days a week, 8:00 a.m. to 8:00 p.m. April 1 - September 30, Monday through Friday, 8:00 a.m. to 8:00 p.m.; Saturday, 8:00 a.m. to noon You can use our automated answering system outside of these hours.

[†]BCBSRI and our Your Blue Store locations follow state and federal guidelines during emergencies. Please check bcbsri.com/yourbluestore for information regarding store opening status (including capacity limits) and fitness programming information.

500 Exchange Street • Providence, RI 02903-2699 • bcbsri.com/medicare



Blue Cross & Blue Shield of Rhode Island is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.

Y0146_2024helpfulinfo_M
11/23 BMED-996366