




# What is Medicare (Fee-For-Service)?

**MEDICARE**  **HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JOHN DOE**

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **MALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **01-01-2007**  
**MEDICAL (PART B)** EFFECTIVE DATE **01-01-2007**

SIGN HERE → \_\_\_\_\_

*Medicare ID Card*

## Medicare...

- Is a health plan managed by the Federal government
- Has a portion of healthcare costs that are paid through premiums, deductibles, and coinsurance; and
- Is eligible to people 65+ or disabled and receiving Social Security disability benefits

# How Does Traditional Medicare Work?

## Covered by Medicare Parts A & B (FFS)



### Part A covers:

- Hospital
- Skilled Nursing Facility (SNF)



### Part B covers:

- Doctors visits
- Ambulance service
- Physical therapy
- Outpatient care
- Annual wellness exam

## Not Covered by Medicare Parts A & B



### Part A + Part B (FFS) does NOT cover:

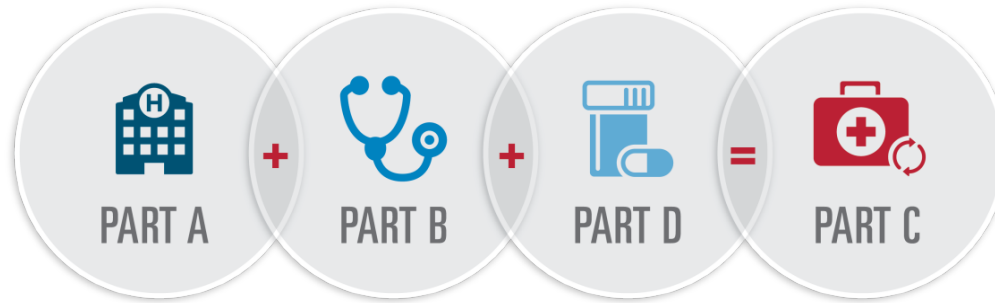
- Prescription drugs
- Case management
- Other extras

# What is Medicare Advantage?

## Comprehensive Coverage in One Medicare Plan

- Medicare Advantage (Part C) combines:
  - Part **A** + Part **B** + Part **D** (Rx drug coverage) = Part **C**
  - PLUS extras such as **fitness benefits, wellness incentives**, as well as **vision, dental and hearing aid** coverage
  - AND only one company pays your claims, instead of two, like with a Medicare Supplement plan or FFS

*For one easy-to-manage, often less expensive plan*



# What is Medicare Supplement Insurance (Medigap)?

## Covered by Medicare Supplement



### Medicare Supplement covers:

- Co-payments
- Deductibles
- Health care if you travel outside the U.S.

## Not Covered by Medicare Supplement



### Medicare Supplement does NOT cover:

- Long-term care
- Dental care
- Vision care
- Hearing aids
- Eyeglasses
- Private-duty nursing
- Prescription drugs (in most cases)

# Medicare Advantage vs. Medicare Supplement

	Medicare Advantage	vs.	Medicare Supplement
How It Works	Pays for your medical expenses in place of Traditional Medicare	→	Pays for Medicare-eligible services after Traditional Medicare (Parts A and B) pays its share
Perks	Adds perks such as dental, vision, hearing and wellness	→	No Perks Included
Drug Coverage	Covers services you need (after Part A and B) including Part D	→	Still need to get separate prescription coverage (Part D)
Monthly Premium	Lower monthly premiums - Some plans have \$0 premiums	→	The monthly premiums are higher
Age & Tobacco Use	Age and tobacco use will not affect monthly premium	→	Age and tobacco use will affect monthly premium
Doctors	Can see in-network providers for care or OON providers at an additional cost	→	Flexibility to see any doctor who accepts Original Medicare

# What's the "Advantage" in Medicare Advantage?



## Care Management

*Manages care throughout the patient experience to create a simple and seamless experience*



## Preventative Care

*Delivers care focused on prevention with an emphasis on the patient's physical wellness*



## Financial Protection

*Provides out-of-pocket maximums and dependable & timely claims payments*



## Additional Benefits

*Supplies patients with additional benefits such as dental, vision, hearing aids & fitness benefits*



## Quality

*Ensures reliable providers and adequate coverage for patients*



## Streamlined Payments

*Provides financial adjustments through HCC and MLR analysis when requested*



Benefits to Patient



Benefits to Physician

**Thank you for attending today's presentation.**

If you have any questions about today's presentation,  
please reach out to your Provider Relations Specialist.