


Medicare At a Glance

PART	A	B	C	D
Benefit	<u>Hospital</u>	<u>Dr's/Outpatient</u>	<u>Medicare Advantage</u> (MA or MAPD)	<u>Prescription Drug Plans</u> (PDP)
Available thru:	Original Medicare <u>Federal Health Insurance Program</u>		Private Company (ex Secure Horizons, Kaiser) Plans: HMOs, PPOs, PFFS www.medicare.gov	Private Company ex: BSC, BC, Humana www.medicare.gov
Premium	\$0	\$96.40* <small>* based on income <\$82k</small>	Varies: \$0 to \$181	Varies: \$14.30 to \$102.70 <small>National Average: \$27.93</small>
Enrollment Periods	<u>IEP</u> 3 months before and after your 65th Birthday Month (7 months) <u>GEP</u> Jan 1st - Mar 31st every year <u>SEP</u> 8 months after your lose your Group plan.		<u>IEP</u> (7 months [65th]) <u>AEP</u> 11/15 to 12/31. <u>OEP</u> 01/01 to 3/31. <small>(oops! opportunity)</small> LOCK IN: April 1st	<u>IEP</u> (7 months [65th]) <u>AEP</u> 11/15 to 12/31
GAPS:	Deductible: \$1,024 Benefit Period (60days) Daily Cost: \$256 (days 61-90) All Costs >150days No Foreign Travel No Rx Drugs	Deductible: \$135 (Cal Year) Copay: 20% Excess Cost: 15% No Foreign Travel No Rx Drugs	...can limit you to a network, ...have their own benefit structure, ...all in one package ...low premium MA-PD	Every PDP: 1. Meets Minimum Standards (CMS) 2. Can Vary by: a. Formulary ★ b. Premium \$\$ c. Pharmacy(s) d. Benefit Structure
 FILLS GAPS			ONLY 12 MONTHS to Change their mind & get GI Med Supp!!	The Penalty
Medicare Supplements Fill the Gaps of Original Medicare ! Plans: A B C D E F G H I J K L Private Company (ex Blue Shield of CA) Plan F Price: \$126 (BSCa Reg 3 65yrs EasyPay) 16 Guaranteed Issue Situations = NO medical underwriting Choose the BEST plan they ever think they'll need! (Plan F) No Network! Your clients can go anywhere that accepts Medicare				\$.27 x's (# of full months you were eligible and did not have creditable coverage) = Late Enrollment Penalty

Medicare Beneficiary Costs in 2008

Compare 2007 to 2008

<u>2007</u>	<u>2008</u>	
\$93.50	\$96.40	Monthly Part B Premium
\$131	\$135	Part B Deductible
\$992	\$1,024	Part A Deductible
\$248	\$256	Hospital days 61-90 in a benefit period
\$496	\$512	Hospital days beyond the 90 th day in a benefit period
\$124	\$128	Skilled Nursing facility after the first 20 days in a benefit period
\$410	\$423	Part A premium (less than 30 quarters of Medicare-covered employment and certain disabled beneficiaries)
\$226	\$233	Part A premium (with 30-39 quarters of Medicare-covered employment and certain disabled beneficiaries)

Medicare Part B Premium based on income

You Pay	If Your Yearly Income is <small>*based on Modified AGI (SSA uses 2006 Tax Return)</small>	
	Single	Married Couple
\$96.40	\$82,000 or less	\$164,000 or less
\$122.20	82,001-\$102,000	\$164,001-\$204,000
\$160.90	\$102,001-\$153,000	\$204,001-\$306,000
\$199.70	153,001-\$205,000	\$306,001-\$410,000
\$238.40	Above \$205,000	Above \$410,000

Joe Senior Example - A 65 year old in San Diego County

Joe Pays	
\$0	Part A Original Medicare
\$96.40	Part B Original Medicare 08
\$126	Medicare Supplement Plan F*
\$39	Added: Senior Dental PPO 1500* (optional)
\$42.30	08 Part D Enhanced Prescription Drug Plan
\$303.70	TOTAL MONTHLY PREMIUMS

*Blue Shield of Ca, Region 3 on Easy Pay 4/07 Rates