



1



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**Today's topics**

**CARIE**  
Center for Advocacy for the Rights & Interests of the Elderly

- What is Medicare?
- Who is eligible - when and how to enroll.
- What does Medicare pay for?
- What doesn't Medicare pay for?
- How much does it cost?
  - Programs that can help
- Medicare insurance choices
  - New to Medicare
  - If you already have Medicare

**APRISE** (PA's State Health Insurance assistance Program –SHIP) .... and how we can help

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**Medicare includes:**

- **Part A (Hospital Insurance) helps cover**
  - Inpatient care in hospitals
  - Blood
  - Skilled nursing facility care (post discharge)
  - Hospice care
  - Home health care (post discharge)
- **Part B (Medical Insurance) helps cover**
  - Services from doctors and other health care providers
  - Outpatient care
  - Home health care
  - Durable medical equipment (e.g., wheelchairs, walkers, ...)
  - Many preventive services (screenings, vaccinations, Annual Wellness Visit)
- **Part D (Prescription drug coverage) helps cover**
  - Cost of prescription drugs

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**Medicare eligibility: 65+**

■ **After turning 65, individual qualifies for Medicare if they**

- Collect - or qualify to collect - Social Security or Railroad Retirement benefits
- Or are a current U.S. resident and either
  - A U.S. citizen or a permanent resident having lived in the U.S. for five years in a row before applying for Medicare

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**Medicare eligibility: Under 65**

■ **Individual not yet 65 qualifies for Medicare if**

- They have received Social Security Disability Insurance benefits **for 24 months**
- **OR** they have End-Stage Renal Disease (ESRD- kidney failure)
- **OR** If they have amyotrophic lateral sclerosis (ALS, also known as Lou Gehrig's Disease)

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### Signing up for Medicare

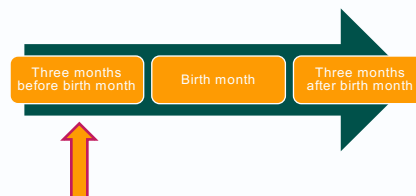
- You'll get Part A and Part B automatically:
  - If you're already collecting Social Security or Railroad Retirement Benefits on the first day of the month you turn 65.
  - If you get Social Security disability after 24 months (immediately if you have ALS).
- If you're close to 65, but not getting Social Security, you'll need to sign up for Medicare
  - Contact Social Security [socialsecurity.gov/retirement](https://www.socialsecurity.gov/retirement)

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### Initial Enrollment Period

Seven-month period including the three months before, the month of, and three months following a beneficiary's 65<sup>th</sup> birthday



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### Special Enrollment Period

- If you do not enroll in Part B when first eligible (if, for example you have a group health plan through your own or your spouse's current employment)
  - You can enroll during an **8-month Special Enrollment Period** which begins when your employment or health coverage ends.
  - **Caution:** COBRA coverage, retiree health plans, and Health Insurance Marketplace Plans are not considered coverage based on current employment. You are not eligible for a Special Enrollment Period.
  - **Caution:** If you enroll in Part B while you are still working, you will have to pay Part B premiums and the clock begins on the 6-month Medigap Open Enrollment Period.

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### General Enrollment Period

- If you did not sign up for Part B during your Initial Enrollment Period and you don't qualify for a Special Enrollment Period
  - You can sign up between January 1 and March 31 each year.
  - Your coverage will begin on July 1 of that year.
  - You may have to pay a higher premium – **Part B late enrollment penalty**
    - **10% premium penalty for each 12-month period of delayed enrollment added to current Part B premium**
    - Must be paid every month as long as individual has Medicare, with few exceptions

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"I'll have someone come in and prep you for the bill."

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### Medicare does not pay for all your health care costs

- You will pay:
  - Premiums:** A *premium* is an amount you pay, typically monthly, to receive coverage.
  - Deductibles:** A *deductible* is an amount you pay, typically annually, before coverage begins.
  - Co-payment:** A specified dollar amount you pay as your share of the cost of each service you receive.
  - Co-insurance:** A specified % you pay for certain services.
  - + 100% of all not covered services/costs**

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## Medicare costs:

Cost	Part A
<b>Premium</b>	Monthly premium for those with fewer than 10 years of Social Security work history (Most people do not pay premium for Part A)
<b>Deductible</b>	Deductible for inpatient hospital stays
<b>Copayment and/or coinsurance</b>	Daily coinsurance for inpatient hospital stays after day 60; daily coinsurance for skilled nursing facility (SNF) stay after day 20

In 2020, you pay:

- **\$1,408 deductible** for each benefit period.
- Days 1–60: \$0 **coinsurance** for each benefit period.
- Days 61–90: **\$352 coinsurance per day** of each benefit period.
- Days 91 and beyond: **\$704 coinsurance** per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).
- Beyond **lifetime reserve days**: all costs.

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## Medicare costs:

Cost	Part A	Part B
<b>Premium</b>	Monthly premium for those with fewer than 10 years of Social Security work history (Most people do not pay premium for Part A)	Monthly premium depending on your income
<b>Deductible</b>	Deductible for inpatient hospital stays	Annual deductible ( <b>\$198 in 2020</b> )
<b>Copayment and/or coinsurance</b>	Daily coinsurance for inpatient hospital stays after day 60; daily coinsurance for skilled nursing facility (SNF) stay after day 20	Copayment of 20% of Medicare "allowed amount" for covered outpatient services

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## 2020 Part B Monthly Premium

If your yearly income in 2018 (or what you pay in 2020) was

File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2020)
\$87,000 or less	\$174,000 or less	\$87,000 or less	<b>\$144.60</b>
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	<b>\$202.40</b>
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	<b>\$289.20</b>
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	<b>\$376.00</b>
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	<b>\$462.70</b>
\$500,000 or above	\$750,000 and above	\$413,000 and above	<b>\$491.60</b>

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## Medicare costs:

Cost	Part A	Part B	Part D
<b>Premium</b>	Monthly premium for those with fewer than 10 years of Social Security work history (Most people do not pay premium for Part A)	Monthly premium depending on your income	Monthly premium depending on your income and plan selected
<b>Deductible</b>	Deductible for inpatient hospital stays	Annual deductible ( <b>\$198 in 2020</b> )	Annual deductible, depending on plan
<b>Copayment and/or coinsurance</b>	Daily coinsurance for inpatient hospital stays after day 60; daily coinsurance for skilled nursing facility (SNF) stay after day 20	20% coinsurance for covered outpatient services	Copayment or coinsurance for covered prescription drug

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## 2020 Part D Monthly Premium

If your yearly income in 2018 (or what you pay in 2020) was

File individual tax return	File joint tax return	File married & separate tax return	You pay each month your plan premium plus
\$87,000 or less	\$174,000 or less	\$87,000 or less	<b>0</b>
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	<b>\$12.20</b>
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	<b>\$31.50</b>
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	<b>\$50.70</b>
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	<b>\$70.00</b>
\$500,000 or above	\$750,000 and above	\$413,000 and above	<b>\$76.40</b>

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## Part D late enrollment penalty

- May owe a **late enrollment penalty** if at any time after your Initial Enrollment Period there is a gap of  $\geq 63$  days when you don't have Part D or other creditable prescription drug coverage
- If you are subject to a late-enrollment penalty, you will pay your plan's monthly Part D premium plus an additional penalty calculated as one percent (1%) of the annual national base Medicare Part D monthly premium for each month you were without creditable prescription drug coverage.

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### Creditable coverage

- Drug coverage considered as good as or better than Part D
- Individuals with creditable coverage will not have to pay a late enrollment penalty if they switch to Part D using Special Enrollment Period (SEP)
- Employers or plans should send current and former employees annual notice declaring whether their drug coverage is still considered creditable
- Beneficiary is eligible for SEP if:
  - They lost creditable drug coverage through no fault of their own or their benefit was reduced and is no longer creditable

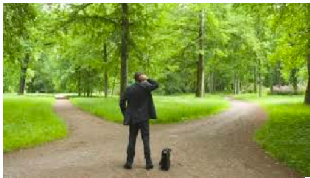
19

### Medicare Coverage Choices??

- How can I get insurance to help pay what Medicare does not pay?

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*When You Come to a Fork in the Road, Take It!*



*If you don't know where you're going,  
you might not get there.*

Inspiration and Wisdom from One of Baseball's Greatest  
Heroes, Hyperion, 2002, ISBN 0786867752, p. 53



Yogi Berra

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Medicare Coverage  
Choices

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Medicare Coverage  
Choices

Original Medicare

Part A: Hospital  
Insurance  
Part B: Medical  
Insurance

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Medicare Coverage  
Choices

Original Medicare

Part A: Hospital  
Insurance  
Part B: Medical  
Insurance

Part D: Prescription  
Drug Coverage

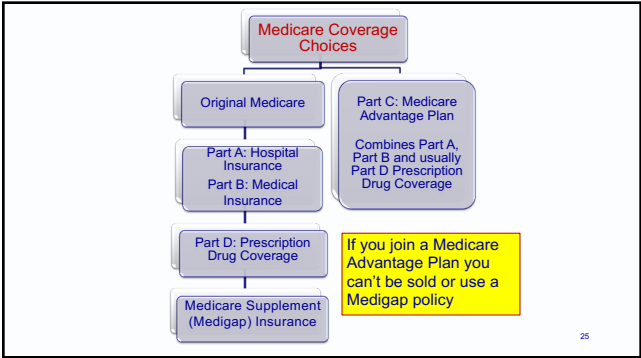
You  
can  
add

Medicare Supplement  
(Medigap) Insurance

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24





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**Choosing Medigap vs. Medicare Advantage**

- ✓ How to choose a Medigap Plan
- ✓ How to choose Medicare Advantage Plan

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Medicare Advantage (MA)	Original Medicare + Medigap
Must have Part A and Part B	Must have Part A and Part B
Networks of doctors and hospitals HMOs or PPOs	Can use any physician or hospital in the country that accepts Medicare
Must follow the plan rules, referrals may be required	Medigap plans don't make decisions about what to cover
Plans typically have co-pays or co-insurance	They pay a specified share of your medical bills that Medicare doesn't pay
Plans have annual max out-of-pocket amount (max = \$7,550 in-network in 2021)	

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Medicare Advantage (MA)	Original Medicare + Medigap
Most MA plans include prescription drugs	Need to buy a separate Part D prescription drug plan
Can buy a MA plan through Medicare.gov	Cannot buy through Medicare.gov. Buy the plan directly from an insurance company, or with a broker. APPRISE can help.
May offer benefits, such as vision, dental, hearing, fitness, travel emergency that aren't part of traditional Medicare.	Some offer fitness, travel emergency.

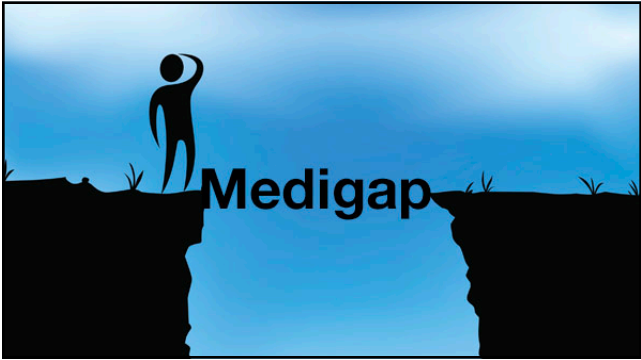
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Medicare Advantage (MA)	Original Medicare + Medigap
Can change your MA plan every year during the Medicare Open Enrollment Period (October 15 – December 7)	Guaranteed issue only during 6-month Medigap Open Enrollment Period. At other times, plans can use medical underwriting and deny coverage
Some plans have \$0 monthly premiums	Monthly premiums typically higher than MA plans
Spouses must buy separate policies.	Spouses must buy separate policies. Some companies offer household discounts.

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Medicare Advantage (MA)	Original Medicare + Medigap
Must have Part A and Part B	Must have Part A and Part B
Networks of doctors and hospitals. Referrals may be required.	Can use any physician or hospital that accepts Medicare
Must follow the plan rules.	Medigap plans don't make decisions about what to cover. They pay a specified share of your medical bills that Medicare doesn't pay.
Most MA plans include prescription drugs	Need to buy a separate Part D prescription drug plan
Can buy a MA plan through Medicare.gov	Cannot buy through Medicare.gov. Buy the plan directly from an insurance company, or with a broker. APPRISE can help.
May offer benefits, such as vision, dental, hearing, fitness, travel emergency that aren't part of traditional Medicare.	Some offer fitness, travel emergency.
Can change your MA plan every year during the Medicare Open Enrollment Period	Guaranteed issue only during 6-month Medigap Open Enrollment Period. At other times, plans can use medical underwriting and deny coverage.
Some plans have \$0 monthly premiums	Monthly premiums typically higher than MA plans
Spouses must buy separate policies	Spouses must buy separate policies. Some companies offer household discounts.

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### Supplemental insurance for Original Medicare (Medigap plans)

- Medigap plans are health insurance policies that offer standardized benefits to work with Original Medicare (not Medicare Advantage).
- They are sold by private insurance companies.
- If you have a Medigap plan, it pays part, or all, of remaining costs after Original Medicare pays first.
  - Medigap plans may also cover health care costs that Medicare does not cover, like care received when traveling abroad.
- Medigap plans only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot buy a Medigap plan.

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Benefits	Medigap plans									
	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible	100%	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible		100%		100%						
Part B excess charges				100%	100%					
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit in 2020**							\$5,880	\$2,940		

\* (You can't buy Plans C and F if you were newly eligible for Medicare on or after January 1, 2020.)

\* Plans F and G also offer a high-deductible plan in some states. You pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,340 in 2020 before your policy pays anything.

\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$188 in 2020), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\* Plan N pays 100% of the Part B coinsurance. You must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

\* Plans with Foreign travel will pay 80% after an annual \$250 deductible within the first 60 days of trip. Lifetime limit of \$50,000. Contact your plan before travel for details.

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### Buying a Medigap Plan

- Which letter plan do you want?
  - Typically, the more extensive the coverage, the higher the monthly premium
  - Within a letter the coverage is the same, but the companies (a G Plan is a G Plan — id... regardless of the company)
- Pricing approach
  - Most plans are "Attained Age" (premiums increase as you age) except United Health Care "Community Rated" but typically costs more initially
- Review your premiums
  - Use history
  - For organization
  - Financial outlook

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Run a Quote

Zip Code: 19106

Age: 65

Tobacco: Non-tobacco

Effective Date: 2020-11-01

Client/Label (optional): Sample

County: Philadelphia, PA

Gender: Female

Plan: G

Household Discount: Not Applied

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\$132.10	Site Family Life Insurance Company	Plan B	Years in Market: 2
\$133.85	Puritan Life Insurance Company of America	Plan G	Years in Market: 15
\$134.00	Globe Life and Accident Insurance Company	Plan G	Years in Market: 39
\$134.36	Astoria Health Insurance Company	Plan B	Years in Market: 2

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Market Analytics

\$134.36 / mo

Aetna Health Insurance Company

Product: Aetna Gap

Plan: G

Years in Market: 2

Age: 65

Rate Type: Assisted age

Rate: \$134.36 / mo

Effective Date: 10/30/2019

Age Increases			Increase History		Market Data	
Age	Monthly Amount	Increase	Date	Amount	National	State
65	\$ 134.36 / mo	0.0%	N/A	N/A	Low	65,764 1,607
67	\$ 134.36 / mo	0.0%	Average	N/A	Premium	\$50,558,064 \$298,421
69	\$ 135.58 / mo	1.7%			Low Ratio	82.27% 37.49%
70	\$ 138.56 / mo	2.3%			Market %	0.17% 0.02%
Average		0.8%				

Quote Options

Company Contact Information

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Medigap Open Enrollment Period

- Starts in the first month that you're covered under Medicare Part B, and you're 65 or older.
- A one-time-only, 6-month period when federal law allows you to buy any Medigap policy you want that's sold in your state.
- During this period, you **can't** be denied a Medigap policy or charged more due to past or present health problems.
- If you apply for Medigap coverage **after your open enrollment period, there's no guarantee** that an insurance company will sell you a Medigap policy if you don't meet the medical underwriting requirements, unless you're eligible due to some special situations.

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Medigap Open Enrollment Period

≠

Annual Medicare Open Enrollment Period (Oct 15 – Dec 7)

During which one can **(and should)** review, and possibly change, your Medicare Advantage Plan or Part D Prescription Drug Plan

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Choosing a Part D Prescription Drug Plan\* to add to your Medigap Plan or a Medicare Advantage Plan that includes Rx Coverage\*

Medicare.gov

Log in

Español

Preview 2021 Medicare plans

You can preview 2021 drug plans (Part D) and Medicare Advantage Plans. Starting October 15, you can enroll in 2021 plans.

Log in or Create Account

Continue without logging in

\* Beneficiaries with creditable coverage through a previous employer, the VA, or TRICARE For Life may not need a Part D Prescription Drug Plan

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Preview 2021 Medicare plans

Log in to your account

No account? Get a more personalized experience - [create an account now.](#)

USERNAME

PASSWORD

Log in

Answer a few quick questions

Daniel Louis

Review your plan's benefits for 2021. The name of your plan and its benefits may have changed.

2021 plan (If you don't make a change): WellCare Wellness Rx (PDP) S4882-175-0 [View plan details](#)

2021 Extra Help with drug costs: None

What type of 2021 coverage are you looking for?

What I'll show you 2021 plans. If you want a plan that starts before January 1, [view 2020 plans.](#)

☐ Medicare Advantage Plan

☒ Drug plan (Part D)

☐ Add drug coverage to Original Medicare

☐ Drug plan (Part D) + Medigap policy

☐ Medigap policy only

☐ I want to learn more about Medicare options before I see plans

ENTER YOUR ZIP CODE

19105 

Continue

Select your country

☒ 19105, Philadelphia, PA

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Since I signed in, the new Plan Finder identifies my drugs from my history. I can add or delete drugs as appropriate.

Confirm your drug list

Drug list

XXXXXXXXXXXX 0.4mg capsule generic

Quantity 90

Frequency Every 3 months

Remove drug

Edit drug

Add More Drugs

Next

Pharmacies selected (2)

Mail order pharmacy

WASHINGTON SQUARE PHARMACY INC

JEFFERSON PHARMACY - WALNUT ST.

Done

Screenshot

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33 Prescription Drug Plans available

Drug coverage options

Plan settings

Insurance carrier

WellCare Wellness Rx (PDP)

Monthly premium

Yearly drug & premium cost

Deductible

Pharmacies

Drugs

My current plan for next year (if I don't change)

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Comparing 3 Prescription Drug plans

WellCare Wellness Rx (PDP)

Humana Waimant Value Rx Plan (PDP)

Clear Spring Health Premier Rx (PDP)

Overview

Drug coverage & costs

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Choosing a Medicare Advantage Plan

Answer a few quick questions

What type of 2022 coverage are you looking for?

Medicare Advantage Plan

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38 Medicare Advantage Plans available

Plans with these benefits

Types of plans

STAR RATINGS

INSURANCE CARRIER

DRUG COVERAGE OPTIONS

46

Personal Choice 65 Prime Rx (PPO)

MONTHLY PREMIUM

YEARLY DRUG & PREMIUM COST

OTHER COSTS

PLAN BENEFITS

COPAYS/COINSURANCE

DRUGS

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Before you enroll, do your homework.

Do your doctors/hospitals/other providers participate in this plan?

Call the doctors' offices.

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### If you already have Medicare:

- You don't need to sign up for Medicare each year. However, you can, and should:
  - If you don't have one, create a MyMedicare.gov account
  - Review your Medicare health and prescription drug coverage each year.
- Why review my coverage???

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**KFF**
Filling the need for trusted information on national health issues

**Newsroom**

Home // Newsroom // Millions of Medicare Part D Enrollees Face Increases in Premiums and Other Costs in 2020...

## Millions of Medicare Part D Enrollees Face Increases in Premiums and Other Costs in 2020 if They Do Not Switch Plans During Open Enrollment

Published: Nov 14, 2019

...two-thirds of Part D stand-alone drug plan enrollees not receiving low-income subsidies—nine million enrollees—will face higher monthly premiums if they keep their current plan in 2020.

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### What's new for 2021?

- Lower out-of-pocket expenses for insulin – if you join a "Part D Senior Savings Model" drug plan you could save hundreds of dollars
- If you have End-Stage Renal Disease you can join a Medicare Advantage plan
- Acupuncture for back pain – Medicare will cover up to 12 visits in 90 days for chronic low back pain. Additional visits may be approved
- Increased coverage for telehealth and other "virtual" visits

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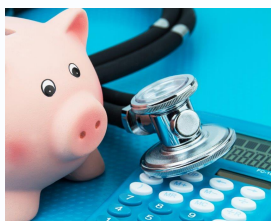
### If you already have Medicare – key dates:

- **October 15 to December 7**  
Review (change?) your Medicare Advantage or prescription drug coverage. This includes returning to Original Medicare or joining a Medicare Advantage Plan.
- **January 1**  
New coverage begins if you made a change. If you kept your existing coverage and your plan's costs or benefits changed, those changes will also start on this date.
- **January 1 to March 31**  
If you're in a Medicare Advantage Plan, you can make one change to a different plan or switch back to Original Medicare (and join a stand-alone Medicare Prescription Drug Plan) once during this time. Any changes you make will be effective the first of the month after the plan gets your request.

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### Help with healthcare costs



- **Medicare Savings Program**  
*Helps with:*  
Part B monthly premiums  
Gives ability to change Medicare Advantage Plans more often during the year.
- **Extra Help**  
*Helps with:*  
Some or all Part D Premium and Deductible  
Little to no co-pays for medications  
Donut Hole Protection
- **PACE/PACENET**  
*Helps:*  
Lower prescription drug costs

All of these programs have income and other eligibility requirements. APPRISE counselors can help you apply.

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### Final exam

- **Medicare Basics**
  - Parts A, B, C, and D
- **Costs of Medicare**
- **Medicare Coverage Choices**
  - Original Medicare
  - + Part D Drug Plan + Medigap
  - Part C: Medicare Advantage Plans

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**The State Health Insurance Assistance Programs (SHIP)**  
*SHIP is a national program that offers one-on-one counseling and assistance to people with Medicare and their families.*  
*In Pennsylvania, this program is called **APPRISE***



- Primarily volunteers who are trained to counsel clients about their choices in Medicare
- Not associated with any insurance plans and do not get paid for counseling or enrolling people in any specific plan
- All of the information you provide is private and confidential

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*To contact an **APPRISE** Counselor:*

- Center City/South Philadelphia/West Philadelphia  
 **215-545-5728**
- North Philadelphia, Northeast Philadelphia  
Einstein Medical Center **215-456-7600**
- In other parts of Pennsylvania: **800-783-7067**

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### Join APPRISE! Become a Volunteer

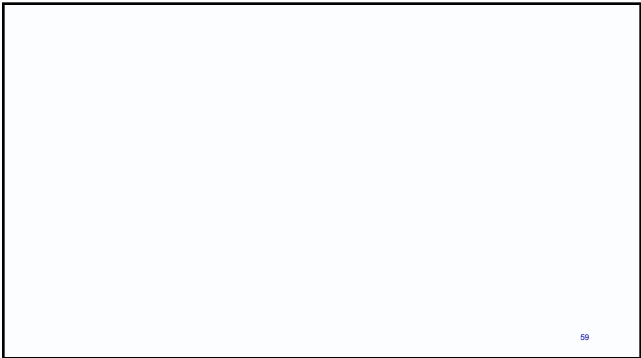
- Help us help people like you
- Learn more about Medicare
- Meet new friends
- Make a real difference in your community





Contact your local APPRISE Office for more details or visit  
<https://www.aging.pa.gov/Pages/Volunteer.aspx>



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**Health care cost estimator – 2020**  
**for those choosing a Medicare Supplement Plan and Part D Prescription Drug Plan**


	Estimated monthly costs
Part B-Standard premium	\$144.60
Part B IRMAA (See chart on next page)	
Part B Penalty (If applicable, see chart on next page)	
Medigap/Medicare Supplement, Plan: _____	
Part D IRMAA (See chart on next page)	
Part D Penalty (If applicable, see chart on next page)	
Part D premium (Based on selection of Part D Plan)	
<b>SUBTOTAL: Estimated monthly cost*</b>	
<b>Additional costs you may incur: **</b>	
Estimated drug costs from Medicare Plan Finder	
Part B annual deductible = \$198	
Misc. co-pays/deductible (depends on choice of Medicare Supplement Plan)	
Costs not covered by traditional Medicare (e.g. dental, vision, hearing)	

For help in completing this form, or other questions about Medicare, call APPRISE the Pennsylvania SHIP – State Health Insurance Assistance Program at CARIE (1-215-545-5728 or 1-800-356-3606)




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### Medicare Preventative Benefits

- Annual mammograms for those age 40+
- Cervical cancer screening
- Prostate cancer screening
- Colorectal cancer screening
- Diabetes screening
- Cholesterol and other cardiovascular screenings
- Medical nutrition therapy to help manage diabetes or kidney disease
- Annual flu shots, pneumonia vaccine, hepatitis B vaccine
- Bone mass measurement
- Abdominal aortic aneurysm screening
- HIV screening (for those requesting it or at increased risk)
- Smoking cessation



Part B

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### Hospital Coverage – Skilled Nursing Facility Care (SNF) Benefit





Part A

Must be admitted as inpatient in hospital for 3 full days (3 midnights) and be discharged on the 4<sup>th</sup> day or after. **No observational status.**

Doctor must prescribe SNF for post hospital stay





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### Comparing Part D plans for 2021

- Plans will be different than in prior years
- The plan you choose may or may not have a deductible (in most cases the deductible does not apply to generic drugs)
- After that you will pay your share depending on the plan.
- Once you and your plan pays \$4,130 in a year (including the deductible) you will pay no more than 25% of the cost of the prescription drugs until you have spent \$6,550.
- After that catastrophic coverage will pay all but 5% of the cost for the remainder of the year.



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