

MEDICARE

What is Medicare?



Ready-Agent™
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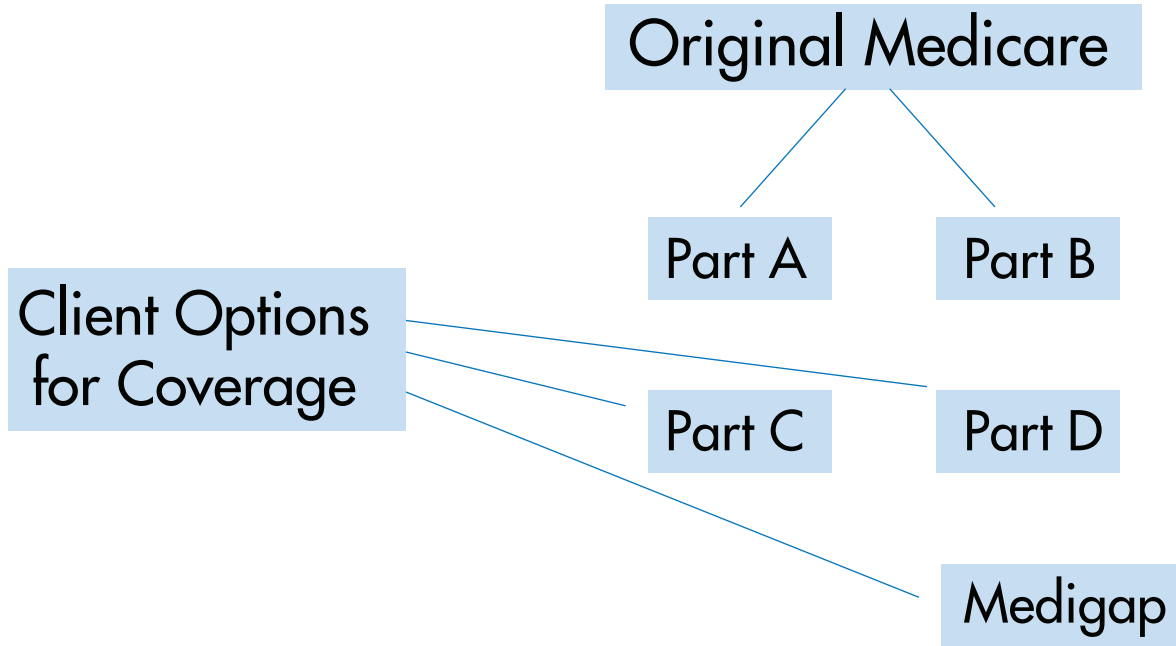
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What is Medicare?

The Parts:

- Part A - Admit
- Part B - Bounce
- Part C - Medicare Advantage
- Part D - Prescription Drug
- Medigap - Medicare Supplement

What is Medicare?



Medicare Tree

This chart shows the two options clients have for coverage when they become eligible for Medicare

What is Medicare?

Original Medicare Coverage includes Parts A & B

Original Medicare is government funded health care and insurance. (A.K.A “Traditional” Medicare).

Part A (Hospital) will pay for inpatient care that someone would receive while in a hospital or a skilled nursing facility.

- Not all hospital visits are considered ‘inpatient’. A client should ask their doctor or hospital staff, if they have been admitted. If they are not admitted, it would be classified under part B coverage.

Part B (Doctor) will pay for outpatient care, such as preventative care, doctors visits, etc.

Part A - Admit

Helps pay for required medical care you receive as an inpatient.

Items covered under Medicare Part A:

- Lab tests
- X-rays
- Radiation Treatment
- Operating room services
- A semi-private hospital room
- Hospital meals
- Skilled nursing services
- Etc.

Part A - Admit

What are the coverage limits with Medicare Part A?

- Medicare will help cover Part A costs up to 150 days of receiving inpatient care:
 - To learn more specific coinsurance and deductible amounts, please refer to our Cost Sharing video.

Hospice Care:

- End-of-life care provided to help make the last weeks or months of life as comfortable as possible. Medicare pays the entire cost of hospice care.

Part B - Bounce

Provides insurance that helps cover medical care you receive as an outpatient.

Items covered under Medicare Part B:

- Doctor's visits
- Outpatient medical services
- Clinical laboratory services
- X-rays, MRIs, CT scans
- EKGs
- Durable medical equipment
- Emergency room services
- Mental health care
- Etc.

Part B - Bounce

What is NOT covered with Medicare Part B?

- Most dental, vision, and/or hearing care; any medical services received outside of the USA; and custodial care.

What are preventative services?

- Annual routine physical exam, smoking cessation, diabetes screening, EKG screening, cardiovascular screening, flu shot, bone mass measurement, etc.

Part C - Medicare Advantage

Medicare Advantage is an alternative to Original Medicare.

- Offered by private insurance companies.

You must be enrolled in both Part A & B to join a Medicare Advantage plan.

What is covered?

- By law, Part C must cover the same benefits as Part A & B
- Prescription drug coverage (in most plans)
- Extra benefits could include: dental care, eye care, hearing, wellness services, nurse helpline, etc.

Part D - Drug

Part D helps cover the cost of prescription drugs and are offered by private insurance companies.

What is covered?

- Drug plans will cover the drugs that are most commonly prescribed.
- Medicare **excludes** certain types of drugs, including ones that treat: anorexia, weight loss or weight gain; fertility promotion; erectile dysfunction; cosmetic purposes or hair growth, symptomatic relief of cough and colds.

Medicare Supplement - Medigap

- Medicare supplement coverage will pay some or all of the health care costs that Original Medicare does not cover.
- Used in combination to Original Medicare.
- Offered through private insurance companies, plans will vary in each state.
- Medigap plans have standardized benefits from carrier to carrier.