

Medicare **de-complicator** guide





INTRODUCTION

When it comes to Medicare, you have lots of options. But all those choices can make it harder to find the coverage that’s best for you. UCare can help.

We’re de-complicators. The de-mystifiers who make Medicare clear and simple. Figure-outers who can help you pick a plan that suits your needs and your budget.

We created this simple guide to make Medicare easier for you. It covers important basics you’ll need to know, like:

- The four parts of Medicare
- When to enroll in Medicare
- What each part covers
- How to avoid penalties

Medicare has four parts. Each part covers different health care services.



Part A
Hospital insurance



Part B
Medical insurance



Part C
Medicare Advantage



Part D
Prescription drug coverage



Part A
Hospital insurance

What it covers

- Up to 150 days in hospital
- Up to 100 days in a skilled nursing facility
- Home health care
- Hospice care

Your out-of-pocket costs

- Copays
- Deductibles
- Coinsurance



Part B
Medical insurance

What it covers

- Doctor visits
- Outpatient surgery
- Ambulance
- Medical equipment and supplies

Your out-of-pocket costs

- Monthly premiums
- Annual deductible
- Coinsurance

Original Medicare covers a lot, but it won't pay for all the health care you may need. If you only have Part A and Part B coverage, you'll pay the full cost for services Original Medicare doesn't cover, including:

- Preventive dental care and most other dental services
- Routine eye exams and eye wear
- Routine physical exams
- Fitness club memberships
- Prescription drugs you may take at home
- Care in a skilled nursing facility without a qualifying 3-day hospital stay
- Most care you receive when traveling outside the U.S.

Words to know

Copay

This is a set fee you pay when you visit your doctor or clinic or fill a prescription.

Coinsurance

You and your plan share the cost for some services. Coinsurance is the percentage of the cost you pay for a covered health care service.

Deductible

A deductible is the amount you pay for health care services before your plan begins to pay.

Monthly premium

This is the amount you pay each month for your health plan coverage.

Part C is also known as Medicare Advantage. These are plans you buy from Medicare-approved health care companies to help pay for costs Original Medicare doesn't cover. Medicare Advantage plans include all your Part A and Part B benefits along with many extras. Most offer Part D prescription drug coverage, too.



Part C

Medicare Advantage

What it covers

- All your Part A and Part B benefits
- Extras that may include vision, dental and fitness benefits
- Part D prescription drug coverage (most Medicare Advantage plans)

Your out-of-pocket costs

- Monthly premiums
- Copays
- Annual deductibles
- Coinsurance

Medicare Advantage plans are a popular choice with seniors who want the convenience of having all their health care benefits under one plan.



The “Advantages” of Medicare Advantage

Convenience

When you choose a Medicare Advantage plan that includes Part D prescription drug coverage, you get all your health benefits — and many extras — under one plan.

Travel coverage

You can see a doctor and get emergency care when you're on the road or away from home.

Financial protection

Unlike Original Medicare, which doesn't limit how much you may have to pay out of pocket each year, Medicare Advantage plans set a maximum on your out-of-pocket costs.

Part D: Prescription drug coverage

You can purchase Part D coverage from private health care companies to help cover the cost of your prescriptions. There are two ways to get Part D:

- 1. As part of a Medicare Advantage plan (MA-PD)
- 2. As a separate, standalone prescription drug plan (PDP)

Plans are different when it comes to the drugs they cover. So, before you enroll, check to make sure your medications are on the list of covered drugs (plan formulary).



Part D Prescription drug coverage

Stages of coverage

- Initial stage
- Coverage gap (also known as the donut hole)
- Catastrophic stage

Your out-of-pocket costs

- Monthly premiums
- Copays
- Deductibles
- Coinsurance



How Part D works

Part D works differently from other parts of Medicare. Standard benefits include three stages of coverage: initial stage, coverage gap (also known as the donut hole), and catastrophic stage. How much your plan pays for your prescriptions depends on what stage of coverage you are in.

Most people are eligible for Medicare at age 65. If you're already receiving Social Security benefits, you'll automatically be enrolled. If not, you'll need to sign up.

Where to sign up for Part A and Part B

You enroll in Part A and Part B through Social Security:

- Online at ssa.gov
- By phone at 1-800-772-1213, 24 hours a day, 7 days a week
- In person at your local Social Security office

Where to sign up for Part C and Part D

You can enroll in Part C and Part D through private insurance companies only after you've enrolled in Original Medicare:

- You must have Part A and Part B before you can enroll in a Part C Medicare Advantage plan.
- You must have Part A or Part B before you can enroll in Part D coverage.

Delaying enrollment

You can wait to enroll in Medicare if you:

- Plan to keep working after age 65
- Are not collecting Social Security benefits
- Have coverage through your employer or your spouse's employer



When to sign up

You have seven months to sign up for Medicare when you first become eligible: three months before your birthday month, your birthday month, and three months after your birthday month.

Late enrollment penalties

If you don't sign up for Part B and Part D when you first become eligible for Medicare, you may pay a penalty if you decide to sign up later.

Visit medicare.gov for details about penalties.

Things to consider as you compare Medicare plans

As you explore your options, you'll want to compare plan features, costs and benefits. Use this easy comparison tool to keep track.

	Plan 1	Plan 2	Plan 3
What is the name of the plan?			
What is the monthly premium?			
Does the plan include Part D prescription drug coverage?			
Are my medications included in the list of covered drugs?			
Are my doctors and clinics in the plan network?			
What is my copay for doctor and clinic visits?			
What is my copay for prescriptions?			
Will the plan cover emergency care I receive outside the network and outside the U.S.?			
Will the plan help pay for my health club membership?			
Does the plan include dental benefits?			
Is my dentist in the plan network?			
Does the plan cover eye exams and eye wear?			
Does the plan cover hearing exams and hearing aids?			
What is the plan's Medicare star rating?			
Do my friends or family members recommend this plan?			

Talk to a UCare specialist today

Whether you're new to Medicare or want help to re-think your coverage, we're the helpers who can de-mystify Medicare.

In fact, we provide health care coverage to more than 80,000 Minnesotans on Medicare.



Call

612-676-3500

TTY 1-800-688-2534

1-877-523-1518

8 am – 8 pm daily, Central time



Stop in

500 Stinson Blvd. NE

Minneapolis, MN 55413

4310 Menard Drive

Hermantown, MN 55811

Learn more about UCare Medicare Plans at ucare.org.
Information on 2019 UCare Medicare Plans will be available beginning October 1, 2018.

Our members love UCare

We've earned a 4.5 Medicare star rating.*

We retain 96% of our Medicare members.

*Every year, Medicare evaluates plans based on a 5-star rating system.

UCare Minnesota is an HMO-POS plan with a Medicare contract. Enrollment in UCare Minnesota depends on contract renewal.

UCare Health, Inc. is an HMO-POS plan with a Medicare contract. Enrollment in UCare Health depends on contract renewal.

EssentiaCare is a PPO plan with a Medicare contract. Enrollment in EssentiaCare depends on contract renewal.

Notice of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at **612-676-3200 (voice)** or toll free at **1-800-203-7225 (voice)**, **612-676-6810 (TTY)**, or **1-800-688-2534 (TTY)**.

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the **number on the back of your membership card** or **612-676-3200** or toll free at **1-800-203-7225 (voice)**; **612-676-6810** or toll free at **1-800-688-2534 (TTY)**.

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call **612-676-3200** or toll free at **1-800-203-7225 (voice)**; **612-676-6810** or toll free at **1-800-688-2534 (TTY)**. You can also use these numbers if you need assistance filing a grievance.

Written grievance

Mailing Address

UCare
 Attn: Appeals and Grievances
 PO Box 52
 Minneapolis, MN 55440-0052
 Email: cag@ucare.org
 Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
 200 Independence Avenue SW
 Room 509F, HHH Building
 Washington, D.C. 20201
 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-3200/1-800-203-7225（TTY：612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው፡ 612-676-6810/1-800-688-2534).

ဟ်သုဉ်ဟ်သး-နမ့်ကတိၤ ကညိ ကျိာ်အဃိ, နမးန့ၢ် ကျိာ်အတၢ်မၤစၢလၢ တလၢာ်ဘျုးလၢာ်စ့ၤ နီတမံၤဘျုးသ့န့ၢ်လီၤ. ဂံး 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសវាជំនួយវីដ្តកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បរិវេណ។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)។

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 612-676-3200/1-800-203-7225 (رقم هاتف الصم والبكم: 612-676-6810/1-800-688-2534).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 612-676-3200/1-800-203-7225 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).



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