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**Medicare Enrollment Oct. 15-Dec.7, 2019**

**NRLN Presents**

**Preparing for Medicare Enrollment 2019  
Medicare Advantage(MA)-HMO vs  
Medigap “G**



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### Things to Consider Before Enrollment

You get Medicare A & B benefits at 65 if you pay a \$135.50 premium.

MA and Medigap Plans are supplementals – They cover Medicare 20%

Rebates and bonuses pay for extra benefits, Rx premiums, copays

20% includes copays & coinsurance - MA plans pay after you pay OOP



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## Example County: Medigap “G” vs MA – HMO Plan Examples

Medigap “G” plans pay for what Medicare does not pay for under Parts A & B. 2019 cost - \$**203**/month and \$**185** deductible or \$**2,621**. You buy a drug plan, \$**360**.

MA-HMO plan subsidies pay for vision, hearing, plan “D” premiums, in-network copays, overhead and profit. Costs are undisclosed. You pay up to your OOP Limit of \$**3,500** (federal max in U.S.A. is \$**6,700**).

Medigap “G” annual cost is \$**2,981**. If one bets they will not exceed \$2,981 a year of their \$**3,500** OOP liability they might choose MA, after considering pitfalls ...



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## Medicare Advantage HMO Plan Potential Pitfalls

- 1) If you don't switch from MA to Medigap G within 12 months you may not be eligible for Medigap G coverage or may pay a 100% or higher premium later;
- 2) You can't choose out-of-network physicians, hospitals or pharmacies without risk of much higher (sometimes catastrophic) OOP costs, and you can lose coverage if living in multiple states without "passport" special coverage.
- 3) Access to Mayo or other specialty care is on you and is prohibitively expensive.



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### Medigap “G” Plan Supplemental Coverages

#### Medigap “G” Part A:

100% of Part A hospital coinsurance costs

Up to an added 365 days of hospital benefits after Medicare benefits are used.

100% for first 3 pints of blood used;

100% of A hospice care coinsurance or copayments;

100% of skilled nursing facility care coinsurance.

100% of the hospitalization \$1,364 deductible.



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### Medigap “G” Plan Supplemental Coverages

#### Medigap “G” Part B:

100% of Part B coinsurance or copayments.

100% of Part B excess charges.

80% of foreign travel emergency care up to plan limits.

Medigap “G” Part D: No Coverage – You Must buy a separate “D” plan.

All Medigap Plans: if you leave a Medigap plan to buy an MA plan , in most cases you will not be able to return to Medigap.



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## Apply the Acid Test

### Compare Competing Plans (see slides 3,4 & 5)

	<u>MA-HMO</u>	<u>Medigap G</u>
How much are the total annual premium payments	None	<b>\$2,796</b>
How much is the annual total of deductible, copay and coinsurance liabilities combined.	<b>\$3,500</b>	<b>\$185</b>
Does one of the plans offer more benefit payments	No	Yes
If I experience a severe chronic or catastrophic healthcare problem, can I go to Mayo Clinic etc.	No	Yes



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Your Medicare enrollment decisions will require you to exercise sound judgements for you health care options in 2020.

The NRLN hopes its presentation is of value.