



**Department of
Insurance**

**Senior Health Insurance
Information Program**

Welcome To Medicare!

**Presented by the Ohio Senior Health Insurance
Information Program (OSHIIP)**



- Premier, federally funded program for Medicare education in Ohio
- Provides free, unbiased, objective Medicare information and counseling services
 - Hotline: 1-800-686-1578
 - Online Appointments: [OSHIIP Medicare Counseling \(office365.com\)](https://OSHIIP.MedicareCounseling.office365.com)
 - Speakers Bureau
 - Volunteer training for local, personalized counseling services

What is Medicare?

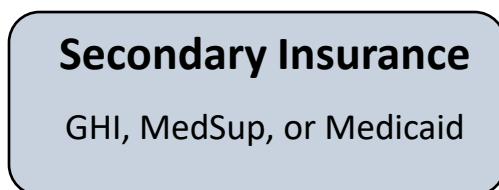
Federal health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for those who are:

- 65 and older
- any age and Disabled
- diagnosed with End Stage Renal Disease (ESRD) or ALS

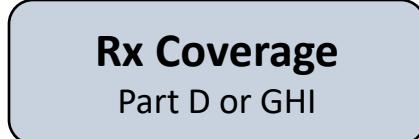
Option 1



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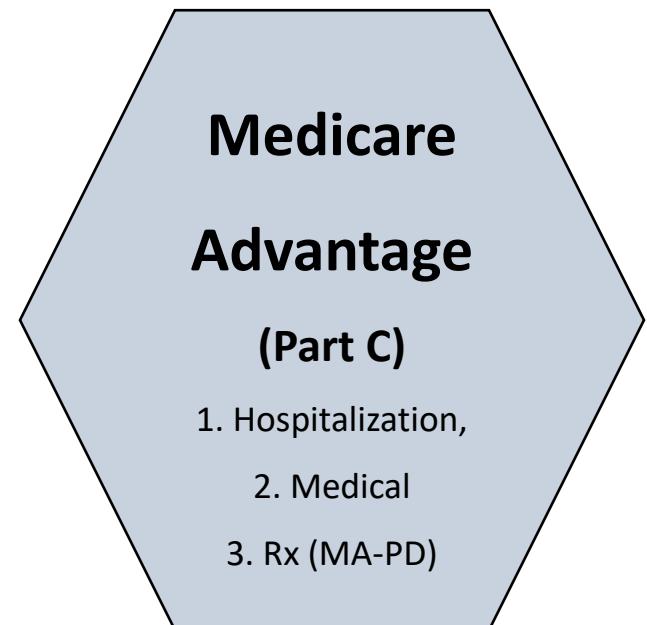


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OR

Option 2



Applying for Medicare

- Enrollment automatic if you get Social Security or Railroad Retirement benefits prior to Medicare eligibility
- All others must apply with Social Security (or Railroad Retirement) during the **7-month Initial Enrollment Period (IEP)**
 - 3 months before your 65th birthday
 - Starts 1st of your birthday month
 - Month of your 65th birthday
 - Starts 1st of next month
 - 3 months after your 65th birthday
 - Starts 1st of next month

Applying for Medicare

- Apply for Part A and B at ssa.gov/benefits/medicare
OR
- Contact Social Security office and schedule an appointment

Contact Social Security at **1-800-772-1213**

Mon-Fri 8:00am to 7:00pm

Hearing impaired toll-free TTY number **1-800-325-0778**

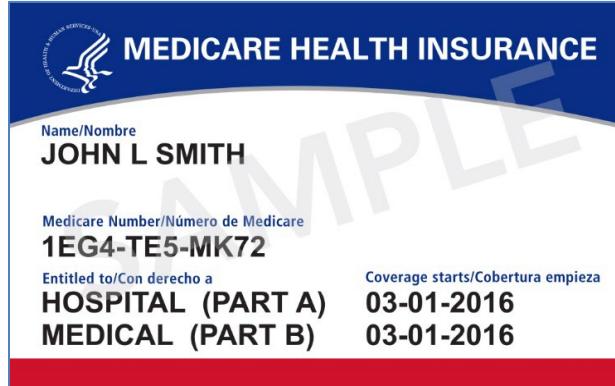
Things to Consider at 65

- **Current** employer group health plan (you or your spouse's)
 - Special Enrollment
- COBRA - not CURRENT group health insurance
- IRMAA Considerations
- Health Savings Account (HSA)
- Marketplace
- Retirement insurance
- Part B Penalty of 10% for Medicare Premium

*Read more about SEP and other SSA updates [here](#)

Original Medicare vs Medicare Advantage

Original Medicare	Medicare Advantage
Covers Parts A and B; may need stand-alone Part D	Covers Parts A and B; usually includes Part D benefits
Can see any provider in the U.S as long as they accept Medicare	May be restricted to seeing in-network providers
No referral needed to see specialist	May need referral to see specialist
Part A hospital deductible, coinsurances, and premium for some people; Part B deductible, premium, coinsurance	Costs and rules vary depending on plan; usually fixed amount (copayment) for most services
Does not cover excluded services	May cover excluded services
Can have Medigap	Cannot have Medigap



Part A- Hospital

- Inpatient Hospitalization
- Skilled Nursing Facilities
- Home Health Care
- Hospice

Part B- Medical

- Outpatient services
- Doctors/Providers
- Preventive Benefits
- Durable Medical Equipment

Medicare Preventive Benefits

- Screening tests and procedures
- No out-of-pocket costs for most preventive benefits
- Examples:
 - Covid, Flu, Pneumonia, Hepatitis B Vaccines
 - Welcome to Medicare Physical & Annual Wellness Checks
 - Diabetes testing supplies

Complete list at medicare.gov or Medicare & You Handbook

Vision and Dental

- Medicare does NOT cover vision and dental services
 - Will cover vision services related to disease
 - Cataract removal, Glaucoma testing/treatment, etc
- Some Medicare Advantage Plans will cover
 - Usually limited to basic services
 - May impose waiting periods and coverage limits
 - Use in-network providers
 - May require additional premium
- Check with the plan—they are all different!

Medicare Costs

	Original Medicare	Medicare Advantage
Premium	<ul style="list-style-type: none">• \$185 Monthly Part B premium• \$0 Monthly Part A premium	<ul style="list-style-type: none">• Varies by Plan• Still Pay Medicare Premium
Deductible	<ul style="list-style-type: none">• Part A deductible - \$1,676/benefit period• Part B deductible - \$257/annual	<ul style="list-style-type: none">• Varies by Plan
Medical Copayments	<ul style="list-style-type: none">• 20% coinsurance for Part B-Covered services	<ul style="list-style-type: none">• Varies by Plan
Hospital Copayments	<ul style="list-style-type: none">• \$1,676 Part A Deductible• Days 1-60 \$0• Days 61-90 \$419 Per Day• Days 91-150 \$838• SNF Day 1-20 Covered• SNF Days 21-100 \$209.50	<ul style="list-style-type: none">• Varies by Plan• Different from Original Medicare
Maximum out-of-pocket (MOOP) limit	<ul style="list-style-type: none">• No MOOP	<ul style="list-style-type: none">• All plans have a MOOP

2025 Medicare Savings Programs (MSP)

- Pay Part B Premium
 - QMB pays Part A & B coinsurance & deductibles
- Income less than
 - \$1,781/month- single
 - \$2, 400/month- married
- Resources less than
 - \$9,430- single
 - \$14,130- married

Call OSHIIP or your county Job & Family Services Office for application

Secondary Insurance

Original Medicare

Part A and Part B

+

Secondary Insurance

GHI, MedSup, or Medicaid

Group Health Insurance (GHI)

- Insurance from a former employer or union that supplements Medicare

Medicaid

- Assistance for those with limited income and resources
- Medicare Savings Programs

Medicare Supplemental Insurance

- Private insurance coordinates with Original Medicare
- Also called Medigap or MedSup

Medicare Supplement Insurance

- No Network
 - Can use any provider or hospital that accepts Medicare
 - Medicare Select plans may offer lower premiums but require use of specific hospitals
 - **No ANNUAL enrollment.**
- Pay only after Original Medicare (Parts A & B)
 - Original Medicare will pay its share of the Medicare-approved amount for covered health care costs, your supplement then pays its share.
 - Little or no out of pocket cost after monthly premium

Medicare Supplement Insurance

Plans are standardized

- All companies sell same plans (A,B,C,D,F,G,K,L,M,N)
- Plan premiums vary between companies

Guaranteed Issue

- **Open Enrollment**- 6 months beginning with Part B effective date at age 65 or older
- Special Circumstances- typically 63 days after loss of coverage

Call OSIIIP for plan comparisons and premium quotes!

Medicare 101

Original Medicare

Part A and Part B

+

Secondary Insurance

GHI, MedSup, or Medicaid

+

RX Coverage

Part D or GHI

1. Primary Coverage

2. Secondary Coverage

3. Prescription Drug Coverage



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Medicare Part D

- Medicare's Prescription Drug Coverage
 - Offered by private companies that contract with Medicare
 - Available two ways
 - Stand Alone Prescription Drug Plans (PDPs)
 - Available through Medicare Advantage Plans (MAPDs)
 - Initial enrollment is the same as Part B
- ALL people with Medicare can get Part D
 - Late enrollment penalty
 - 1% for every month delayed, Enroll during AEP
 - Creditable coverage, i.e. employer, VA, Tricare, Retirement, FEHB
- Open Enrollment **October 15 - December 7**
 - Coverage begins January 1
 - Special enrollment times based on circumstance



Review Drug Plans Each Year

(3 C's of PDPs)

- Convenience
 - Network & Preferred Pharmacies
 - Mail Order Option
- Coverage
 - All plans have a different formulary
 - Take the formulary with you when seeing your physicians
- Cost
 - Know all possible costs!

Review plans annually with OSHPD or medicare.gov

2025 Part D Costs

Monthly premiums	\$0-\$124
Annual Deductible	\$0- \$590
Copays/Coinsurance	25% or flat Copay amount
Out of Pocket Max	\$2000 *NEW*

- All plans have a different cost structure and formulary
- Costs based on individual's drug needs and change annually
- Review the explanation of benefits
- *New* Payment Plan option
- Compare plans on www.medicare.gov or by contacting OSHPD

2025 Low Income Subsidy (Extra Help with Prescription Drug Costs)

- Eligible for NO Premium
- NO Deductible
- Copays no more than \$4.90/\$12.15

Income:

single- \$1,976

married- \$2,664

Resources:

single- \$17,600

married- \$35,130

Apply at OSHIIP 1-800-686-1578 or www.ssa.gov



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Medicare Options

Option 1

Original Medicare

Part A and Part B

+

Secondary Insurance

GHI, MedSup, or Medicaid

+

RX Coverage

Part D or GHI

Option 2

OR

Medicare Advantage (Part C)

1. Hospitalization,
2. Medical
3. Rx (MA-PD)



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Medicare Advantage

Eligibility:

- Enrolled in Part A & B
- Live in the plan's service area (county)
- No age or medical restrictions

Alternative to Original Medicare

- Offered by private companies to replace Original Medicare
- Plans types
 - HMO (Health Maintenance Organization)
 - PPO (Preferred Provider Organization)
- Most plans include Part D benefit (MAPD)
- Enrollees pay Part B premium and any other applicable costs
- Networks, Referrals, Prior Authorization, Premiums, and Copays vary by plan

Medicare Advantage

- Initial Enrollment Period
 - 7 Months surrounding Medicare eligibility
- Open Enrollment **October 15 - December 7**
 - Coverage begins January 1
 - Other enrollment times based on circumstances
- MA Open Enrollment Period **January 1 – March 31**
 - Switch MA plans
 - Drop MA Plan and return to original Medicare
 - Coverage begins first of month after you enroll



What are they selling?

Medicare Food Allowance



Moving Between Options

Supplement to Medicare Advantage

- Guaranteed Issue anytime enrollment is open

Supplement to Supplement

- No Guaranteed Issue
- Can try anytime
- No annual open enrollment period

Medicare Advantage to Medicare Advantage

- Guaranteed Issue anytime enrollment is open

Medicare Advantage to Supplement

- No Guaranteed Issue
- Unless in a Special Enrollment Period



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At a Glance

	Medicare Supplement	Medicare Advantage
Cost	<ul style="list-style-type: none"> Part B Premium Higher plan premium \$150-\$200+ monthly Little or no out of pocket cost when used 	<ul style="list-style-type: none"> Part B Premium Lower plan premium \$0-\$100/month Charged out of pocket cost as plan is used
Provider Choice	<ul style="list-style-type: none"> Any provider that accepts Medicare May have foreign travel emergency coverage 	<ul style="list-style-type: none"> Plan will have a provider network. Cost will be higher out of network Check with plan for travel restrictions
Considerations	<ul style="list-style-type: none"> Important to use any provider without network restrictions Can afford higher monthly premiums 	<ul style="list-style-type: none"> Willing to use network of providers May have added benefits (vision, dental, hearing, fitness, etc.)
Drug Coverage Included?	<ul style="list-style-type: none"> No Need to purchase separate Part D Plan 	<ul style="list-style-type: none"> Yes Some plans available without drug coverage

Know Your Options!

Option 1

Original Medicare

Part A and Part B

+

Secondary Insurance

GHI, MedSup, or Medicaid

+

RX Coverage

Part D or GHI

Option 2

Medicare

Advantage

(Part C)

1. Hospitalization,
2. Medical
3. Rx (MA-PD)

OR



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Protection Against Medicare Fraud

- Report improper agent activity to 800-686-1527
 - Door to Door Sales
 - Giving out cash gifts or gifts exceeding \$15
 - High Pressure Sales Tactics
 - Misrepresenting a plan or giving incomplete information
 - Representing themselves as Medicare



- ProSeniors is Ohio's Senior Medicare Patrol (SMP)
 - Responds to reported fraud, waste and abuse
 - 800-293-4767



Questions?



1-800-686-1578

oshiipmail@insurance.ohio.gov

www.insurance.ohio.gov

[OSHIIP Medicare Counseling \(office365.com\)](mailto:OSHIIP Medicare Counseling (office365.com))

Get Medicare news and updates straight to your inbox! Sign up for our NEW Medicare Monthly newsletter here:

<https://bit.ly/3l2WBn7>



1-800-MEDICARE

www.medicare.gov



1-800-772-1213

www.socialsecurity.gov



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