

# Understanding Medicare basics: Which plan is right for you?



# Simplifying Medicare

Medicare can be complex, but it doesn't have to be confusing. With this guide, we hope to help you understand what the federal health insurance program is, what your choices are and how to make the decisions that are best for you.

## Who's eligible for Medicare?

To be eligible for Medicare Part A and Part B, you must be a U.S. citizen or a permanent legal resident for at least five years. You must also meet at least one of the following criteria for Medicare eligibility:

- Be age 65 or older.
- If you're under age 65, you're eligible if you:
  - Are permanently disabled and receive disability benefits for at least 24 months (does not need to be consecutive), or
  - Have end-stage renal disease (ESRD), or
  - Have Lou Gehrig's disease (ALS)

## Enrolling in Medicare at age 65

If you are collecting Social Security or Railroad Retirement Pension, you will be automatically enrolled into Medicare Part A and Part B.

If you are not collecting Social Security or Railroad Retirement Pension, you will need to apply for Part A and Part B. To apply for Medicare Parts A and B, you can:

- Apply online at Social Security
- Visit your local Social Security office
- Call Social Security at 1-800-772-1213 or Railroad Retirement Pension (if you worked there) at 1-877-772-5772

## Medicare Part A

 Part of the federal government's traditional (or "original") Medicare program, Medicare Part A covers inpatient hospital services, skilled nursing facility care, hospice care and home health care. Most people receive Part A at no additional cost if they or their spouse paid Medicare taxes while working for at least 10 years.



## Medicare Part B

This is the second part of the federal government's traditional (or "original") Medicare program. Medicare Part B covers outpatient services such as doctor visits, outpatient lab tests and X-rays. Most people pay a premium for Part B. You may pay more or less for your Part B premium based on income. It is typically taken out of your Social Security check.

## Medicare Part C

**PART** Also known as Medicare Advantage plans, Medicare Part C is operated by private insurance companies approved by and under contract with federal Medicare. Medicare Part C includes all services provided by Medicare Part A and Part B and usually additional benefits that traditional Medicare doesn't cover, such as eye and dental care. Most Part C plans include optional prescription drug coverage. If you enroll in a Part C plan, you must continue to pay your Part B premium.



## Medicare Part D

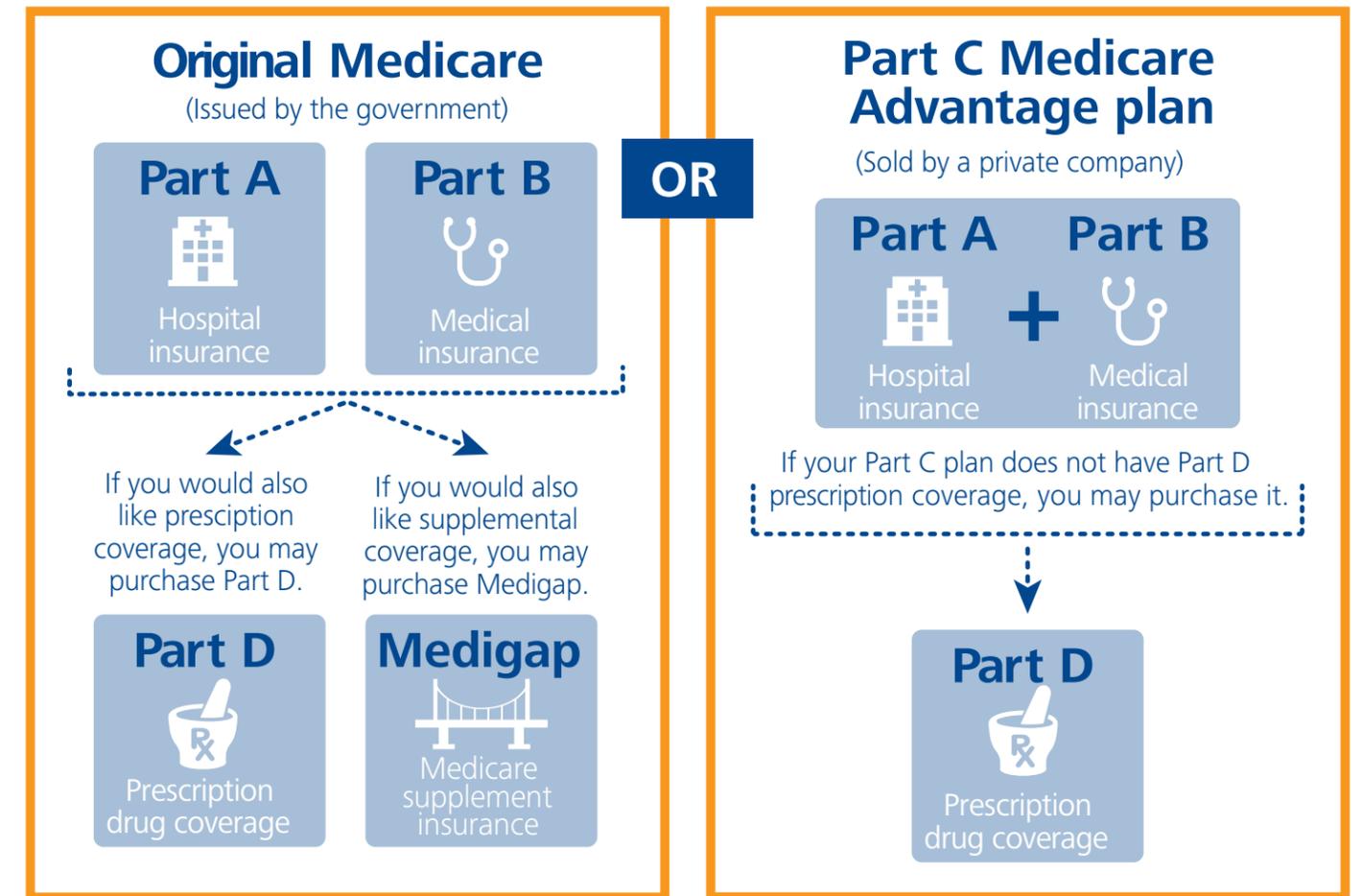
This is an optional plan that helps cover the cost of prescription drugs. Part D plans can vary in coverage and cost. They are available through private companies that contract with federal Medicare. Part D is designed to supplement Part A and B plans, covering commonly used brand-name and generic drugs. If you don't buy Medicare Part D when you enroll in Medicare, you may get a penalty and have to pay more each month when you do enroll.

## Medigap

 Medigap is Medicare supplemental health insurance that is sold by private insurance companies. Medigap helps pay some health care costs that aren't covered under traditional Medicare. It must be used in conjunction with Medicare Parts A and B. Medigap can't be used with Medicare Advantage plans.

Note: If you have a Medicare Advantage plan, it's important to tell your health providers that you have "Medicare Advantage." There are important differences in access and coverage between Medicare Advantage and traditional Medicare.

# Your Medicare coverage options



## Why purchase a Medicare Advantage (Part C) plan?

Since traditional Medicare (Parts A and B) helps pay only for certain medical costs, you may choose a Medicare Advantage plan to get additional coverage. Here are some things to understand when considering a Medicare Advantage plan:

**Access to doctors:** Many providers are closed to new traditional Medicare patients, but will accept patients on a Medicare Advantage plan.

**Provider networks:** Generally, Medicare Advantage plans have specific provider networks. You may have to see providers in your plan's provider network or you may have to go to certain hospitals for care. Some Medicare Advantage plans allow you to see any doctor who accepts Medicare and some will allow you to see a specialist who accepts Medicare without a referral.

**Variation among plans:** Costs, rules and extra benefits vary among Medicare Advantage plans.

However, the Centers for Medicare & Medicaid Services (CMS) determines the minimum coverage limits that all plans must meet. If you are on a Medicare Advantage plan, you get at least the same level of coverage as traditional Medicare, plus more.

**Added benefits:** Some Medicare Advantage plans offer extra benefits not covered by traditional Medicare, such as:

- No-cost gym memberships
- Dental care
- Eye care and eyeglasses
- Prescription drugs

## Consider a Providence Medicare Advantage plan

Providence Medicare Advantage Plans provide:

- A wide range of covered services<sup>1</sup>
- Access to a large network of providers<sup>2</sup>
- Simplified billing
- Exceptional customer service to help whenever you have a question or concern

If you are currently insured by Providence Health Plan on a non-Medicare plan, you can continue to see your Providence providers, receive free medical advice through ProVRN, our 24/7 nurse advice line, and access claims history, benefit information and wellness content through our secure member site, [myProvidence.com](https://myProvidence.com).



## Providence Medicare Advantage plans coverage options

### Oregon

These plans available in Clackamas, Columbia, Lane, Marion, Multnomah, Polk, Washington and Yamhill counties in Oregon and Clark county, WA

	Providence Medicare Prime + Rx (HMO-POS)*	Providence Medicare Choice + Rx (HMO-POS)	Providence Medicare Extra + Rx (HMO)
<b>Monthly premium</b> (includes Part D prescription drug coverage)	\$0	\$88	\$165

\*Prime plan available in Clackamas, Multnomah and Washington counties only

These plans available in Crook, Hood River, Deschutes, Jefferson and Wheeler counties

	Providence Medicare Compass + Rx (HMO-POS)	Providence Medicare Latitude + Rx (HMO-POS)
<b>Monthly premium</b> (includes Part D prescription drug coverage)	\$99	\$169

This plan available in Benton and Linn counties

	Providence Medicare Enrich + Rx (HMO)
<b>Monthly premium</b> (includes prescription drug coverage)	\$146

### Washington

These plans available in King and Snohomish counties

	Providence Medicare Harbor + Rx (HMO)	Providence Medicare Summit + Rx (HMO-POS)
<b>Monthly premium</b> (includes Part D prescription drug coverage)	\$0	\$59

Note: You must continue to pay your Medicare Part B premium.

## What happens if you decide not to enroll in Medicare at age 65?

Medicare enrolls you automatically in both Part A and Part B if you are 65 and you are getting Social Security or a Railroad Retirement Pension. If you do not qualify for automatic enrollment, you may need to enroll yourself. If you do not enroll when you are first eligible, you may pay a penalty.

**Part A:** You qualify for Part A at no cost if you or your spouse paid into Medicare while you were working. If you are entitled to Part A at no cost, there will be no penalty if you put off signing up.

- If you did not work before or you did not pay into Medicare for a long enough time, you will still be eligible for Part A, but you may have to pay a premium.
- When you are required to pay for Part A, you may also have to pay a late penalty if you do not sign up during the initial enrollment period.

**Part B:** If you do not sign up for Part B when you are first eligible, you may have to pay a late penalty. If you continue to work or receive benefits through your spouse's employer, you may be able to delay

enrollment in Part B and will not have to pay the late penalty.

- The late penalty will be added to your monthly Part B premium indefinitely.
- The penalty is an additional 10 percent of the Part B premium for every 12-month period that you were eligible for Part B but did not enroll in it.

**Part D:** You may also pay a penalty if you do not enroll in a Part D prescription drug plan when you are first eligible.

- After you enroll in Medicare Parts A and B, you have three months to enroll in Medicare Part D. If you do not enroll during that time, you may have to pay a late penalty.
- If you enroll in Part D late, the penalty will be added to your monthly premium.

## 5 reasons to choose Providence

Our Providence Medicare Advantage plans support you every step of the way. You're covered, whenever and wherever you need care. Plus, you'll enjoy extra features and convenient tools to help you live well.

**Local and convenient:** 100% of our customer service advisors are located in the Pacific Northwest.

**Variety of plans:** We offer different plan types and cost-sharing options for added flexibility.

**Expansive network:** Access to thousands of in-network providers lets you find quality care when you need it.

**Care for you and the community:** We donate health care services to support the challenges of local communities.

**Experience and innovation:** More than 160 years of experience, plus modern systems to offer the best care possible.

## Learn more now

### Free Medicare meetings

We host numerous Medicare get-togethers in neighborhoods like yours so you can gather among friends to learn more about our plans. We'll answer your questions, walk through the differences between our plan options and help you determine which one is the right fit for your individual needs. We can even help you with the enrollment forms if you choose a Providence Medicare Advantage plan. We meet in local restaurants and community settings all around town during different hours of the day. To find a free Medicare meeting near you, call our Providence Medicare representatives at **1-800-457-6064 or 503-574-5551, (TTY: 711)** or visit [ProvidenceHealthAssurance.com/meetings](https://ProvidenceHealthAssurance.com/meetings) for a complete list of dates, times and event locations.

### We'll come to you

If you'd like to speak with one of our Medicare sales associates in a more convenient setting, we'll be happy to meet with you to answer your questions in person. These one-on-one consultations are free and friendly. Just call **1-800-457-6064 or 503-574-5551, (TTY: 711)** to set up an appointment.

### 24/7 online access

Learn more on our website at [ProvidenceHealthAssurance.com](https://ProvidenceHealthAssurance.com)

### Answers by phone

Feel free to call our Medicare sales team with your questions. **1-800-457-6064 or 503-574-5551, (TTY: 711)** 8 a.m. to 8 p.m. (Pacific Time).

## Providence Medicare Advantage plans: Our focus is you

### OUR MISSION

As people of Providence, we reveal God's love for all, especially the poor and vulnerable, through our compassionate service.

### OUR CORE VALUES

Respect. Compassion. Justice. Excellence. Stewardship.



## Providence Medicare Advantage Plans Sales Team

P.O. Box 5548  
Portland, OR 97228-5548

**1-800-457-6064 or 503-574-5551 (TTY: 711)**

Service is available between 8 a.m. and 8 p.m. (Pacific Time):

- Seven days a week (Oct.1 - Feb. 14)
- Monday through Friday (Feb. 15 - Sept. 30)

**ProvidenceHealthAssurance.com**

### Other resources

**1-800 MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week.

**TTY/TDD users should call 1-877-486-2048.**

Website: **Medicare.gov**

**Social Security Administration 1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday.  
**TTY/TDD users should call 1-800-325-0778.**

**Oregon** – Senior Health Insurance Benefits Assistance Program (SHIBA) **1-800-722-4134**  
**TTY/TDD users should call 711 or 1-800-735-2900.**

**Washington** – Statewide Health Insurance Benefits Advisors (SHIBA) **1-800-562-6900**  
**TTY/TDD users should call 1-360-586-0241.**



A division of Providence Health Assurance

<sup>1</sup>This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits may change on January 1 of each year.

<sup>2</sup>The provider network may change at any time. You will receive notice when necessary.

State health insurance assistance programs are state-run programs that get money from the federal government to provide free local health insurance counseling to people with Medicare.

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings call 1-800-457-6064 or 503-574-5551 (TTY: 711).

Providence Medicare Advantage Plans is an HMO, HMO-POS, and HMO SNP plan with a Medicare and Oregon Health Plan contract. Enrollment in Providence Medicare Advantage Plans depends on contract renewal.

Providence Health & Services, a not-for-profit health system, is an equal opportunity organization in the provision of health care services and employment opportunities.

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