

Medicare Coverage Options

Option 1: Original Medicare



Medicare Part A (Hospital Insurance)

- Inpatient hospital care
- Skilled nursing facility
- Hospice
- Lab tests
- Surgery
- Home healthcare



Medicare Part B (Medical Insurance)

- Doctor and other healthcare provider services
- Outpatient care
- Durable medical equipment
- Home healthcare
- Some preventive services



Medicare Prescription Drug Plan (Part D, sometimes called PDP)

- Drug coverage that may be added to Medicare Part A and Part B



Medigap (Medicare Supplement Insurance)

- Supplemental coverage that may be added to Medicare Part A and Part B
- Assist with paying for some healthcare costs that original Medicare doesn't cover (eg, copayments, coinsurance, deductibles)

Option 2: Private Health Insurance Options



Medicare Advantage (Part C)

- Similar to a health maintenance organization (HMO) or preferred provider organization (PPO)
- Patients may select a Medicare Advantage plan with or without prescription drug coverage
 - Medicare Advantage plans with prescription drug coverage are sometimes called MA-PDs
- Patients may elect to add a stand-alone Medicare PDP
 - Applicable for private fee-for-service (PFFS) Medicare Advantage plans or Medical Savings Account (MSA) plans

Items to Consider When Selecting Your Medicare Coverage


Cost
(may change year to year)


Coverage inclusions
(may change year to year)


Your other coverage


Prescription drugs


Doctor and hospital choice


Quality of care


Travel



For more information about Medicare offerings, visit www.medicare.gov.

2019 Enrollment Details

The open enrollment period is from **October 15, 2018** to **December 7, 2018** for coverage beginning on January 1, 2019.

During the **annual enrollment period (AEP)**, you can make changes to various aspects of your coverage.

Medicare Plan Finder

General search or personalized search options are available. If you perform a personalized search, you will need to have your Medicare number, birth date, and zip code that Medicare has on record for you. If you are also comparing Part D plans, have a list of your drugs and their exact name, dose, and quantity.

Step 1: Enter Information

After populating your search, you will need to answer a few questions, then click **Continue to Plan Results**.



Step 2: Enter Your Drugs

You will need to enter your drugs exactly; if you need to remove a drug, you will have the option to do so, as well as to save your drug list. When done, click **My Drug List Is Complete**.



Step 3: Select Your Pharmacies

After your drug list is complete, you will need to select a pharmacy. Once you choose a pharmacy, click **Continue to Plan Results**.



Step 4: Refine Your Plan Results

You can refine your plan results for plans available in your area. Select the types of plans you'd like to view and/or compare, then click **Continue to Plan Results**.



Plan Results

Details for the selected plans will be presented; if you are doing a personalized search, your current plan will appear above the results



For more information and to compare Medicare plans, go to www.medicare.gov/find-a-plan.