

# MEDICARE BASICS



## Medicare is a government health care program for:

- Those age 65 and over
- Those of any age with End-Stage Renal Disease (ESRD)
- Those under age 65 with certain disabilities

The following provides an overview of Original Medicare (Parts A and B), Medicare Advantage plans (Part C), Medicare Prescription Drug plans (Part D) and Medicare Supplement plans.

### Original Medicare includes Parts A and B.

It's important to know exactly how Original Medicare works, as well as what it does and doesn't cover. Original Medicare pays for many — but not all — health care services and supplies.

#### ■ Medicare Part A

Part A provides coverage if you are a patient in a hospital or receiving inpatient skilled care in a nursing facility. It also offers coverage for hospice care and home health care. You're eligible if you or your spouse paid into Social Security for at least 10 years through your employment and you are a citizen or permanent resident of the United States. Most individuals do not pay a premium for Part A because they or their spouse paid Medicare taxes while working. However, Part A can have substantial deductibles, copayments and coinsurance.

#### ■ Medicare Part B

Part B is coverage that pays benefits for doctor services, outpatient care, lab services and other medical services. There is a monthly premium, which most people have deducted right from their monthly Social Security check. In addition, there is a Part B annual deductible amount. Copayments, coinsurance and other deductibles may apply.

### The following plans help cover expenses not covered by Original Medicare (Parts A and B).

#### ■ Medicare Part C — Medicare Advantage Plans

Medicare Advantage plans are health plan options that are run by private health insurance companies like Excellus BlueCross BlueShield and are approved by Medicare. You must be entitled to Part A and enrolled in Part B to be eligible. All of your Part A and Part B coverage is provided by the Medicare Advantage plan, not Original Medicare. There may be a monthly premium payment associated with the Medicare Advantage plan that you will need to pay to the private health insurance company (in addition to your monthly Part B premium).

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## ■ Medicare Part D — Prescription Drug Coverage

Part D offers coverage for your prescription drug needs. There are two ways to get prescription drug coverage:

1) through a stand-alone plan that covers prescription drugs only, or 2) through a Medicare Advantage plan that includes health care and prescription drug coverage. You are eligible for Part D coverage if you are entitled to Medicare Part A and/or enrolled in Part B. If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other creditable prescription drug coverage or get Extra Help, you may have to pay a late enrollment penalty if you join a plan later (in addition to your monthly Part B premium).

## ■ Medicare Supplement Plans (Medigap Plans)

Medicare Supplement plans work hand-in-hand with Original Medicare to help pay costs that Original Medicare does not, such as copayments, coinsurance and deductibles. You pay a monthly premium to a private health insurance company, like Excellus BlueCross BlueShield (in addition to your monthly Part B premium). To join, you must be entitled to Medicare Part A and enrolled in Part B. Supplement plans do not include prescription drug coverage. You can add a Medicare Part D Prescription Drug Plan to your Original Medicare and Medicare Supplement coverage.

Excellus BlueCross BlueShield contracts with the Federal Government and is an HMO plan and PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-421-1220).

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 1-800-659-1986 (TTY:1-800-421-1220)。