

PART
A

PART
B

PART
C

PART
D

Medicare de-complicator guide

We're de-complicators.

The de-mystifiers who make Medicare clear and simple. Figure-outers who can help you pick a plan that suits your needs and your budget.



When it comes to Medicare, you have lots of options.

But all those choices can make it harder to find the coverage that's best for you. UCare can help. We created this simple guide to make Medicare easier. It covers important basics you'll need to know, like:



The four parts of Medicare



When to enroll in Medicare



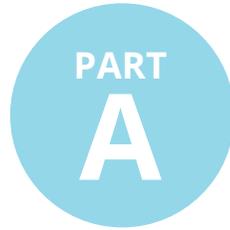
Your coverage options



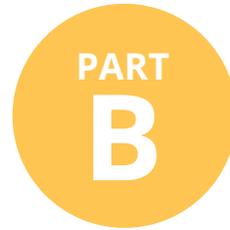
How to avoid penalties

The four parts of Medicare and what they cover.

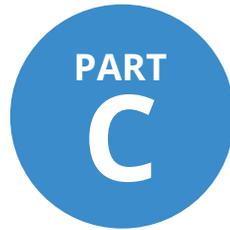
Each part covers different health care services.



Hospital insurance



Medical insurance



Medicare Advantage



Prescription drug coverage



Part A: Original Medicare

Hospital insurance

What it covers

- ✓ Hospital stays
- ✓ Care in a skilled nursing facility
- ✓ Home health care
- ✓ Hospice care

Your out-of-pocket costs

- ✓ Copays
- ✓ Deductibles
- ✓ Coinsurance

Words to know

Copay

This is a set fee you pay when you visit your doctor or clinic or fill a prescription.

Coinsurance

You and your plan share the cost for some services. Coinsurance is the percentage of the cost you pay for a covered health care service.

Deductible

A deductible is the amount you pay for health care services before your plan begins to pay.

Monthly premium

This is the amount you pay each month for your health plan coverage.

**PART
B**

Part B: Original Medicare

Medical insurance

What it covers

- ✓ Doctor visits
- ✓ Outpatient surgery
- ✓ Ambulance
- ✓ Medical equipment and supplies

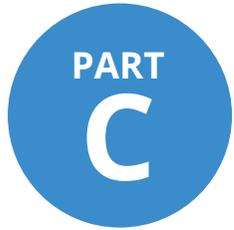
Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Annual deductibles
- ✓ Coinsurance

Original Medicare covers a lot, but it won't pay for all the health care you may need.

If you only have Part A and Part B coverage, you'll pay the full cost for services Original Medicare doesn't cover, including:

- ✓ Preventive dental care and most other dental services
- ✓ Routine eye exams and eyewear
- ✓ Routine hearing exams and hearing aids
- ✓ Routine physical exams
- ✓ Fitness club memberships
- ✓ Prescription drugs you may take at home
- ✓ Care in a skilled nursing facility without a qualifying 3-day hospital stay



Part C: Medicare Advantage

Part C is also known as Medicare Advantage. These are private plans approved by Medicare. You can buy a Medicare Advantage plan to help pay for costs Original Medicare doesn't cover. These plans include all your Part A and Part B benefits along with many extras. Most offer Part D prescription drug coverage too.

What it covers

- ✓ Part A and Part B benefits
- ✓ Extras that may include vision, dental and fitness benefits
- ✓ Part D prescription drug coverage (most Medicare Advantage plans)

Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Copays
- ✓ Annual deductibles
- ✓ Coinsurance



Medicare Advantage plans are a popular choice for those who want the convenience of having all their health care benefits under one plan.

The "Advantages" of Medicare Advantage.



Convenience

When you choose a Medicare Advantage plan that includes Part D prescription drug coverage, you get all your health benefits — and many extras — under one plan.



Coverage when traveling

Some Medicare Advantage plans cover you anywhere in the U.S. Most also include emergency coverage worldwide.



Financial protection

Unlike Original Medicare, which doesn't limit how much you may have to pay out-of-pocket each year, Medicare Advantage plans set a maximum on your out-of-pocket costs.



Part D: Prescription drug coverage

You can purchase Part D coverage from private health care companies to help cover the cost of your prescriptions.

Phases of coverage

- ✓ Deductible
- ✓ Initial coverage phase
- ✓ Coverage gap
- ✓ Catastrophic coverage

Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Annual deductibles
- ✓ Copays
- ✓ Coinsurance

There are two ways to get Part D:



As part of a Medicare Advantage plan (MA-PD)



As a separate, stand-alone prescription drug plan (PDP)

How Part D works.

Part D works differently from other parts of Medicare.

- ✓ Plans are different when it comes to the drugs they cover
- ✓ Before you enroll, check to make sure your medications are on the list of covered drugs (formulary)
- ✓ How much your plan pays for your prescriptions depends on what phase of coverage you are in

After you meet the deductible, the three phases of coverage are:



You also may be able to get Extra Help to pay for your prescription drug costs. Visit ssa.gov to see if you qualify.



Medicare Supplement

Medicare Supplement plans, also called Medigap, pay some of the out-of-pocket costs that Original Medicare (Part A and Part B) doesn't cover. They are another option — along with Medicare Advantage plans — to add more coverage beyond Original Medicare.

These plans are offered by private health care companies.

What it offers

- ✓ Pays part or all of your deductibles, copays, coinsurance and other costs
- ✓ Portability: Keep your plan even if you live in another state for a few months or year-round
- ✓ Guaranteed renewable benefits: Your benefits won't change year to year and you can keep your plan as long as you pay your monthly premiums
- ✓ No provider network — see any provider who accepts Medicare
- ✓ Some plans may include limited coverage when traveling outside of the U.S.

How Medicare Supplement works.

- ✓ Medical coverage only, does not include Part D coverage
- ✓ Standardized nationwide to make plans easy to compare. For example, a Medicare Supplement Plan N always offers the same benefits, no matter which private health care company offers it.
- ✓ Minnesota has several unique plan designs, including Medicare Supplement Basic and Extended Basic plans



Medicare Supplement plans are a popular choice for those who plan to retire to another state and want to keep their same Medicare benefits when they move.

Compare plan types.

Use this chart to compare what types of benefits are typically covered with Original Medicare, Medicare Advantage and Medicare Supplement plans.

	Original Medicare	UCare Medicare Advantage	Medicare Supplement
Premium (paid by enrollee)	Medicare Part B premium	Medicare Part B premium and plan premium	Medicare Part B premium and plan premium
Doctor and hospital visits	Typically covers 80% after you meet deductibles	Covers same or more than Original Medicare	Covers same or more than Original Medicare
Routine preventive care	✗	✓	\$120 maximum
Medicare Part D outpatient prescription drug coverage	✗	Included with most plans	✗
Dental, vision and hearing	✗	✓	✗
Portable coverage	✗	✗	✓
Skilled nursing facility — waive 3-day inpatient stay requirement	✗	✓	✗
Yearly limit on out-of-pocket costs; varies by plan	✗	✓	May include

Enrolling in Medicare.

When to enroll.

Most people are eligible for Medicare at age 65. If you're already receiving Social Security benefits, you'll automatically be enrolled. If not, you'll need to sign up.

You have seven months to sign up for Medicare when you first become eligible:



Three months before your birthday month

+



Your birthday month

+



Three months after your birthday month

Where to sign up.

You enroll in Part A and Part B through Social Security:

- ✓ Online at ssa.gov
- ✓ By phone at 1-800-772-1213, 8 am – 7 pm, Monday – Friday
- ✓ In person at your local Social Security office
- ✓ You must have Part A and Part B before you can enroll in a Part C Medicare Advantage plan or a Medicare Supplement plan
- ✓ You must have Part A or Part B before you can enroll in Part D coverage

Delaying enrollment

You can wait to enroll in Medicare if you plan to keep working after age 65 and have coverage through your employer or your spouse is working and you are covered by your spouse's employer.

If you wait to enroll in Part B and are not covered through an employer plan, you will only be able to sign up between Jan. 1 and March 31 during the General Enrollment Period.

Things to consider as you shop.

Compare plan features, costs and benefits as you shop.

This worksheet can help you keep track.

	Plan 1	Plan 2	Plan 3
What is the monthly premium?	\$_____	\$_____	\$_____
Does the plan include Part D prescription drug coverage?	YES / NO	YES / NO	YES / NO
Are my medications included in the list of covered drugs?	YES / NO	YES / NO	YES / NO
Are my doctors and clinics in the plan network?	YES / NO	YES / NO	YES / NO
What is my copay for doctor and specialist visits?	\$_____	\$_____	\$_____
What is my copay for prescriptions?	\$_____	\$_____	\$_____
Will the plan cover me when I travel within the U.S.?	YES / NO	YES / NO	YES / NO
Will the plan help pay for my health club membership?	YES / NO	YES / NO	YES / NO
Does the plan include the dental benefits I want?	YES / NO	YES / NO	YES / NO
Is my dentist in the plan network?	YES / NO	YES / NO	YES / NO
Does the plan cover eye exams and eyewear?	YES / NO	YES / NO	YES / NO
Does the plan cover hearing exams and hearing aids?	YES / NO	YES / NO	YES / NO
Does the plan include a spending allowance for over-the-counter items?	YES / NO	YES / NO	YES / NO

Talk to a UCare Medicare specialist today.

Whether you're new to Medicare or want help to re-think your coverage, we're the helpers who can de-mystify Medicare.



By phone

612-676-3500
1-877-523-1518
TTY 1-800-688-2534



Go online

Learn more about UCare Medicare Plans at [ucare.org](https://www.ucare.org)

UCare Minnesota and UCare Health, Inc. are HMO-POS plans with Medicare contracts. Enrollment in UCare Minnesota and UCare Health depends on contract renewal. EssentiaCare and UCare Your Choice are PPO plans with Medicare contracts. Enrollment in EssentiaCare and UCare Your Choice depends on contract renewal.

Notice of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at 612-676-3200 (voice) or toll-free at 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

We provide **language services at no charge to people whose primary language is not English**, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or 612-676-3200 or toll-free at 1-800-203-7225 (voice); 612-676-6810 or toll-free at 1-800-688-2534 (TTY).

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call 612-676-3200 or toll-free at 1-800-203-7225 (voice); 612-676-6810 or toll-free at 1-800-688-2534 (TTY). You can also use these numbers if you need assistance filing a grievance.

Written grievance

UCare
Attn: Appeals and Grievances
P.O. Box 52
Minneapolis, MN 55440-0052
Email: cag@ucare.org | Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 | 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

XIYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

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 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አገልግሎት ድርጅቶቻችን በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534).

ဟံသုဂ်ဟံသး-နမ္မာကတိံ ကညိံ ကျိာ်အယိံ. နမနောံ ကျိာ်အတောံမစာလော တလက်ဘုဂ်လက်စု နိတမံဘဂ်သုနုဂ်လိံ. လိံ: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសវាជំនួយវេជ្ជកម្មភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់ប័រវិជ្ជកម្ម។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)។

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 612-676-3200/1-800-203-7225 (رقم هاتف الصم والبكم: 612-676-6810/1-800-688-2534).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 612-676-3200/1-800-203-7225 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).



500 Stinson Blvd

Minneapolis, MN 55413

612-676-3500 | 1-877-523-1518 | TTY 1-800-688-2534

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