

# Part C



**Replace Medicare Parts A and B with Medicare Part C, also called Medicare Advantage.**

## **Medicare Part C:**

- Is offered by private insurers that have been approved by Medicare
- Offers similar coverage to Part A (hospital) and Part B (medical), and typically offers additional benefits\*
- Some plans may include prescription drug coverage, vision, dental, and fitness and wellness programs

\* Some of these additional benefits may require an additional fee.



# Medicare- Parts A, B, C and D

## Part A – Hospital Insurance Program

- Inpatient hospital, skilled nursing facility, home health, and hospice care

## Part B – Supplementary Medical Insurance

- Physician visits, outpatient hospital, preventive services, home health

## Part C – Medicare Advantage plans

- An alternative to Original Medicare; beneficiaries can enroll in a private plan to receive all Medicare-covered benefits and (often) extra benefits
- Medicare health plans which must cover Part A and Part B benefits
- Private plans include HMOs, PPOs, and Private Fee-for-Service plans

## Part D – Medicare Prescription Drug Plan



# Original Medicare

NO LIMIT on out-of-pocket spending



High cost-sharing requirements

Does not cover all medical benefits



# Medicare Advantage Guidelines

## Still in Medicare program

- Get all Part A and Part B services

## Usually get all Part A and B services through plan

- May have to use the plan's providers

## May get extra benefits

- Vision, hearing, dental services
- Prescription drug coverage

## Eligibility

- Live in plan's service area
- Have Medicare Part A and Part B
  - Continue to pay Part B premium
  - Plan premium may be applicable
- Doesn't have ESRD at time of enrollment



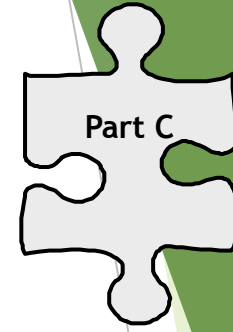
# Part C - Medicare Advantage

- ▶ MA Eligibility Requirements:
  - ▶ Entitled to Part A and enrolled in Part B
  - ▶ Reside in the MA plan's service area
  - ▶ Does not have End Stage Renal Disease (unless individual is an existing commercial plan member)\*
  - ▶ Enroll during required time frames
- ▶ *\*Individuals who develop ESRD while enrolled in a health plan (e.g., a commercial or group health plan, or a Medicaid plan) offered by the MA organization, are eligible to enroll during ICEP in an MA plan offered by that organization*



# Part C

## Medicare Advantage



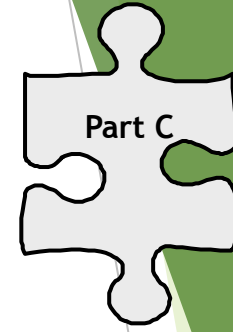
- ▶ The Medicare Advantage (MA) Program combines coverage for Parts A & B benefits and is administered by private health plans.
- ▶ Private health plans contract with CMS to administer benefits on behalf of CMS.
- ▶ Medicare pays a fixed amount for the beneficiary's care every month to the companies offering MA Plans.



# Part C

## Medicare Advantage

- ▶ MA Plans structure original Medicare benefits to function like an HMO or PPO.
- ▶ MA plans are required to offer at least one option with integrated prescription drug benefits.
- ▶ At a minimum, plans must cover all services covered under Medicare, but can also provide extra benefits not covered by traditional Medicare:
  - ▶ Routine vision and hearing exams
  - ▶ Fitness benefits
  - ▶ Dental benefits



# Medicare Advantage Plan Types

