

Southern Maine
AGENCY
On **AGING**
Creating Better Days

Welcome to Medicare

Southern Maine Agency on Aging

Who we are:

- A not-for-profit 501(c)3 organization
- Some paid staff and a huge pool of volunteers
- Funding from grants, federal and state funded contracts, private sources and donations
- Offering a wide variety of programs for seniors

Check out our website: www.smaaa.org

SMAA Programs and Services

Resources & Information: Individualized information, support and referrals

Tai Chi: Seated and standing, slow fluid movements, prevent falls

Family Caregiver Program: Education and guidance for caregivers

Simply Delivered Meals: Nutritious Frozen Meal Delivery Program

Money Minders: Volunteers help with bill paying skills and more

A Matter of Balance: Managing falls and increasing activity

Community Cafes: Providing socialization and nutritious meals

“As You Like It”: Dining out vouchers for select restaurants and cafeterias

Senior Volunteer Services: Matching seniors with SMAA volunteer opportunities

Adult Day Care Center: Sam L. Cohen, Biddeford

Meals on Wheels: Providing home-bound adults with nutritious meals

Check out our website: www.smaaa.org 3

Medicare Seminar Agenda

- What is Medicare?
- How to enroll
- Original Medicare (Parts A & B)
 - Medicare Supplement Insurance (Medigap)
 - Prescription Drug Coverage (Part D)
- Medicare Advantage (Part C)
- For more information
- Questions

What is Medicare?

- **A Health Insurance program serving:**
 - ✓ adults 65 years of age or older.
 - ✓ those under age 65 considered disabled under Social Security provisions.
 - ✓ all ages with End-Stage Renal Disease (ESRD).
 - ✓ those with ALS (Lou Gehrig's disease).
- **Medicare is provided by the Centers for Medicare and Medicaid (CMS)**
- **Enrollment is handled by Social Security Administration or Railroad Retirement Board**

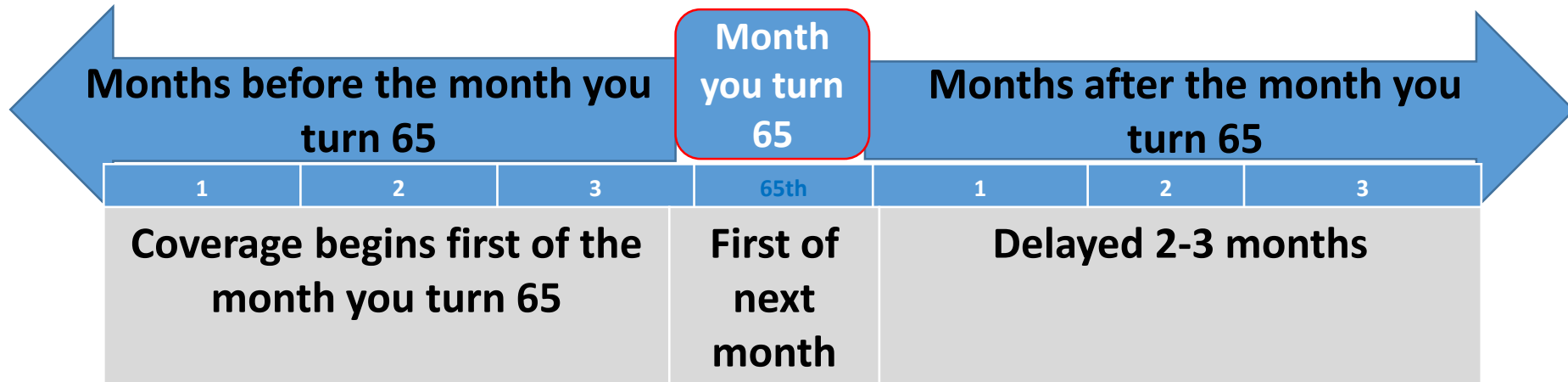
Initial Medicare Enrollment

Usually automatic for those already receiving:

- Social Security benefits at 65
 - Railroad Retirement Board benefits
- or
- 25th month of disability benefits

***ALL OTHERS MUST
ENROLL THEMSELVES!***

Medicare Initial Enrollment Period (IEP) 7-Month Period



During your IEP you can enroll/join:

- Part A
- Part B
- Part C (if you have Part A and Part B)
- Part D (if you have Part A and/or Part B)
- Medigap policy (if you have Parts A and B)

**No late
enrollment
penalties**

Medicare Enrollment Periods

- **General Enrollment Period**
 - ✓ January 1st – March 31st
 - ✓ Coverage effective July 1st
 - ✓ Penalties may apply
- **Special Enrollment Periods**
 - ✓ If you didn't sign up for Part A and/or Part B when you were first eligible because you're covered under a group health plan based on current employment
 - ✓ You can sign up for Part A and/or Part B:
 - Anytime you're still covered by the group health plan.
 - During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first.
 - COBRA and retiree health plans are not considered coverage based on current employment
- **If you're eligible for Medicare and you have Employer or Union Coverage:**
 - ✓ See how your insurance works with Medicare
 - Contact your employer/union benefits administrator
 - Creditable coverage letter for your PDP

Medicare Special Enrollment Period (SEP)



8-month period when you can enroll in
Part A and Part B,
usually with no late penalties

Medicare and the Health Insurance Marketplace

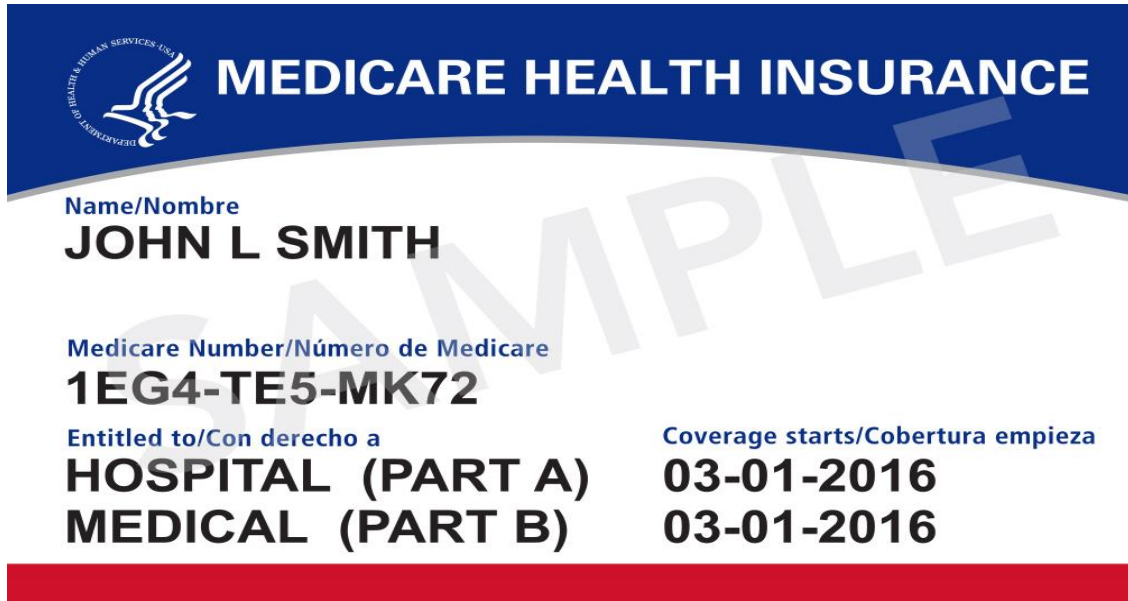
What should I do when I qualify for Medicare?

- Enroll in Medicare as soon as you are eligible
- Cancel your Marketplace coverage
- Notify your plan and the Marketplace at least 14 days before you want your coverage to end


Note: It is illegal for someone to sell you a Marketplace plan if you have Medicare.

Your Medicare Card

- Keep it and accept Medicare Parts A and B
- Return it to refuse Part B
- ✓ Follow instructions on back of card

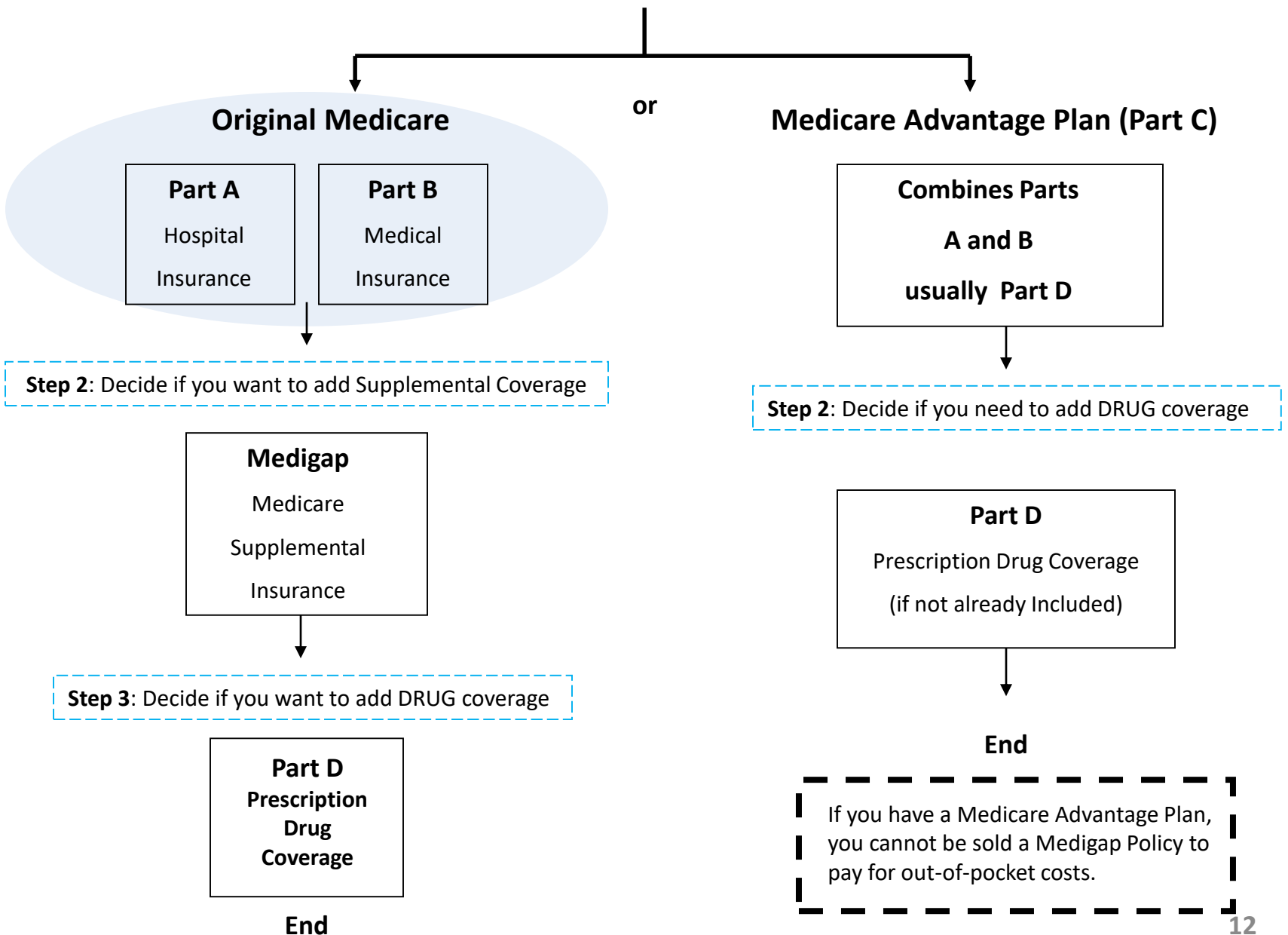


The image shows a sample Medicare Health Insurance Card. It features a blue header with the Department of Health & Human Services logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name is listed as JOHN L SMITH. The Medicare Number is 1EG4-TE5-MK72. The card is entitled to Hospital (Part A) and Medical (Part B) coverage, both starting on 03-01-2016. A large "SAMPLE" watermark is visible across the card.

		MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH			
Medicare Number/Número de Medicare 1EG4-TE5-MK72			
Entitled to/Con derecho a		Coverage starts/Cobertura empieza	
HOSPITAL (PART A)		03-01-2016	
MEDICAL (PART B)		03-01-2016	

Start

Step 1: Decide how you want to get your Medicare coverage



Original Medicare

Part A Hospital Insurance	Part B Medical Insurance
--	---------------------------------------

Medicare Advantage Plan (Part C)

Combines Parts A and B usually Part D
--

Step 2: Decide if you want to add Supplemental Coverage

Medigap Medicare Supplemental Insurance

Step 2: Decide if you need to add DRUG coverage

Part D Prescription Drug Coverage (if not already Included)
--

Step 3: Decide if you want to add DRUG coverage

Part D Prescription Drug Coverage

End

If you have a Medicare Advantage Plan, you cannot be sold a Medigap Policy to pay for out-of-pocket costs.

End



- **Hospital stays (Inpatient)**

- ✓ Semi-private room, meals, general nursing, supplies, 190 days inpatient mental health (lifetime limit)

- **Skilled nursing facility (SNF) care**

- ✓ Skilled nursing or therapy need

- **Home health care**

- ✓ Part time skilled nursing care; OT, PT and speech therapy; some home health aide service; durable medical equipment

- **Hospice care**

- ✓ Special care for terminally ill and their families

- **Blood**

Medicare Part A Costs for 2021



- Hospital Coverage (Part A) is paid during work years for *most* Americans
 - ✓ Must have the equivalent of 40 quarters under Social Security or Railroad Retirement
- Has a “benefit period” deductible of \$1484
 - ✓ \$0 co-pay for the first 60 days of each benefit period
 - ✓ \$371 co-pay per day for days 61-90 of each benefit period
- Skilled Nursing Facility (SNF)
 - ✓ \$0 co-pay for the first 20 days of each benefit period
 - ✓ \$185.50 co-pay per day for days 21-100 of each benefit period

Are You an Inpatient or an Outpatient?

- Hospital status (inpatient or outpatient) affects how much you pay out-of-pocket, what is covered by Part A and/or Part B, and whether Medicare will cover subsequent skilled nursing facility (SNF) care
- Medicare Outpatient Observation Notice (MOON) – provided when in observation status longer than 24 hours, but before 36th hour

Inpatient: Formally admitted to the hospital by doctor's order – the day before you're discharged is considered last inpatient day

Outpatient: Doctor hasn't written an order to admit you, even if you spend the night

Medicare Part B



Typically pays 80% of:

- Doctor's services
- Outpatient medical and surgical services and supplies
- Diagnostic tests
- Outpatient therapy
- Clinical Laboratory services
- Home health care
- Durable medical equipment
- Blood
- Ambulance service (if medically necessary)
- Outpatient mental health services
- Some preventive health care services
- Limited outpatient prescription drugs

Part B Covered Preventive Services



- Bone mass measurement
- Colorectal cancer screening
- Diabetes services and some supplies
- Glaucoma testing
- Screening mammogram
- Pap test/pelvic exam/clinical breast exam
- Prostate cancer screening
- Vaccinations (including Flu shots)
- Tobacco cessation services
- Cardiovascular screening
- Medicare annual wellness exam

Medicare Part B Costs for 2021



Premiums

- New to Medicare? In 2021 monthly premium is \$148.50
 - ✓ For incomes above \$88,000/single or \$176,000/couple, monthly premiums may be higher

Annual Deductible

- \$203 in 2021
- 20% coinsurance for most services (Medicare picks up 80%)

Financial Aid

- There may be some financial aid programs to help pay for coverage, based on income
 - ✓ Medicare Savings Program
 - ✓ Low Income Subsidy (extra help)

Who Pays the Rest?



Medigap:

Medicare Supplement Insurance

- Covers “gaps” in Original Medicare plan payments
- A private health insurance policy that typically covers the 20% not paid by Original Medicare (Parts A & B)
- Sold by private insurance companies
- Must follow Federal and State laws
- Must say “Medicare Supplement Insurance”
- 10 standardized policies A-D, F-G, and K-N for 2020
 - ✓ Each person has his/her own policy
 - ✓ **Plans C, F and High Deductible F cannot be sold to “**Newly Eligible**” individuals as of January 1, 2020. Those who were eligible to purchase these plans prior to January 1, 2020 will continue to be eligible to purchase them after that date.

(2021) Medigap (Medicare Supplemental Insurance)

PLAN A	PLAN B	PLAN C**	PLAN D	PLAN F**	PLAN G*	Plan K*	Plan L*	PLAN M	PLAN N
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	50% Basic Benefits	75% Basic Benefits	Basic Benefits	Basic Benefits w/ \$20 office copay-\$50 ER copay
		Skilled Nursing Coinsur	Skilled Nursing Coinsur	Skilled Nursing Coinsur	Skilled Nursing Coinsur	50% Skilled Nursing Coinsur	75% Skilled Nursing Coinsur	Skilled Nursing Coinsur	Skilled Nursing Coinsur
	Part A Deduct	Part A Deduct	Part A Deduct	Part A Deduct	Part A Deduct	50% Part A Deduct	75% Part A Deduct	50% Part A Deduct	Part A Deduct
		Part B Deduct (\$198)		Part B Deduct (\$198)					
				Part B Excess 100%	Part B Excess 100%				
		Foreign Travel	Foreign Travel	Foreign Travel	Foreign Travel			Foreign Travel	Foreign Travel
		*****Emergency Only*****							
Hospice	Hospice	Hospice	Hospice	Hospice	Hospice	Hospice	Hospice	Hospice	Hospice

**New Plans C & F's will not be sold after 12/31/2019. You are "grandfathered" if you already have a Plan F or are age 65.

Cost Comparisons of 2021 Medigap Plans (Medicare Supplement Insurance)



Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G*	Plan K**	Plan L**	Plan M	Plan N
Monthly Range \$141.00 - \$283.00	Monthly Range \$186.00 - \$336.00	Monthly Range \$220.00 - \$312.00	Monthly Range \$192.00 - \$299.00	Monthly Range \$220.00 366.00	Monthly Range \$198.00 - \$342.00	Monthly Range \$76.00 - \$135.00	Monthly Range \$136.00 - \$221.00	Monthly Range \$176.00 - \$302.00	Monthly Range \$155.00 - \$217.00

Please note that monthly costs have been rounded up

**** High deductible Plan F and G are also available***

***** Plans have out-of-pocket maximum***

Medicare Part D Prescription Drug Plans (PDP) 2021



2021 Monthly Premium Range

- \$13.20 to \$84.10
- For incomes above \$88,000/single or \$176,000/couple, monthly premiums may be higher

2021 Deductibles

- Many plans have no deductible
- \$445.00 Maximum Deductible

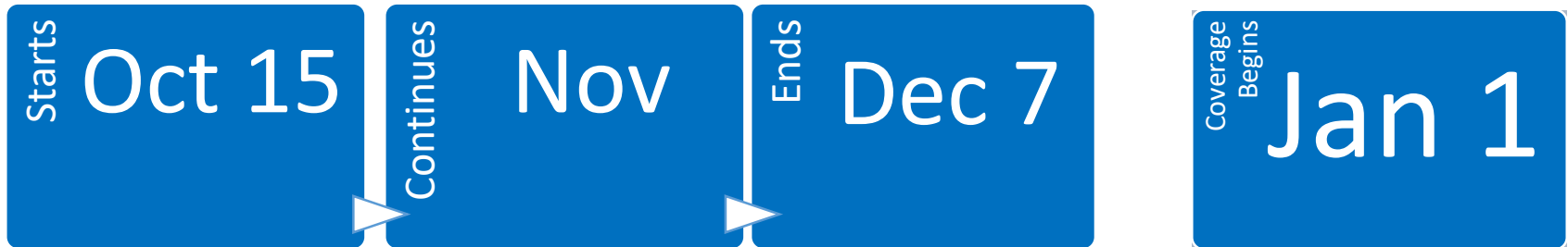
Open Enrollment Period

- October 15th-December 7th (coverage effective January 1st)

Special Enrollment Periods

- Move out of plan's service area
- Lose other creditable prescription drug coverage
- Qualify for MaineCare

Annual Open Enrollment Period (OEP) for People with Medicare



Period each year during which you can join, switch or drop your:

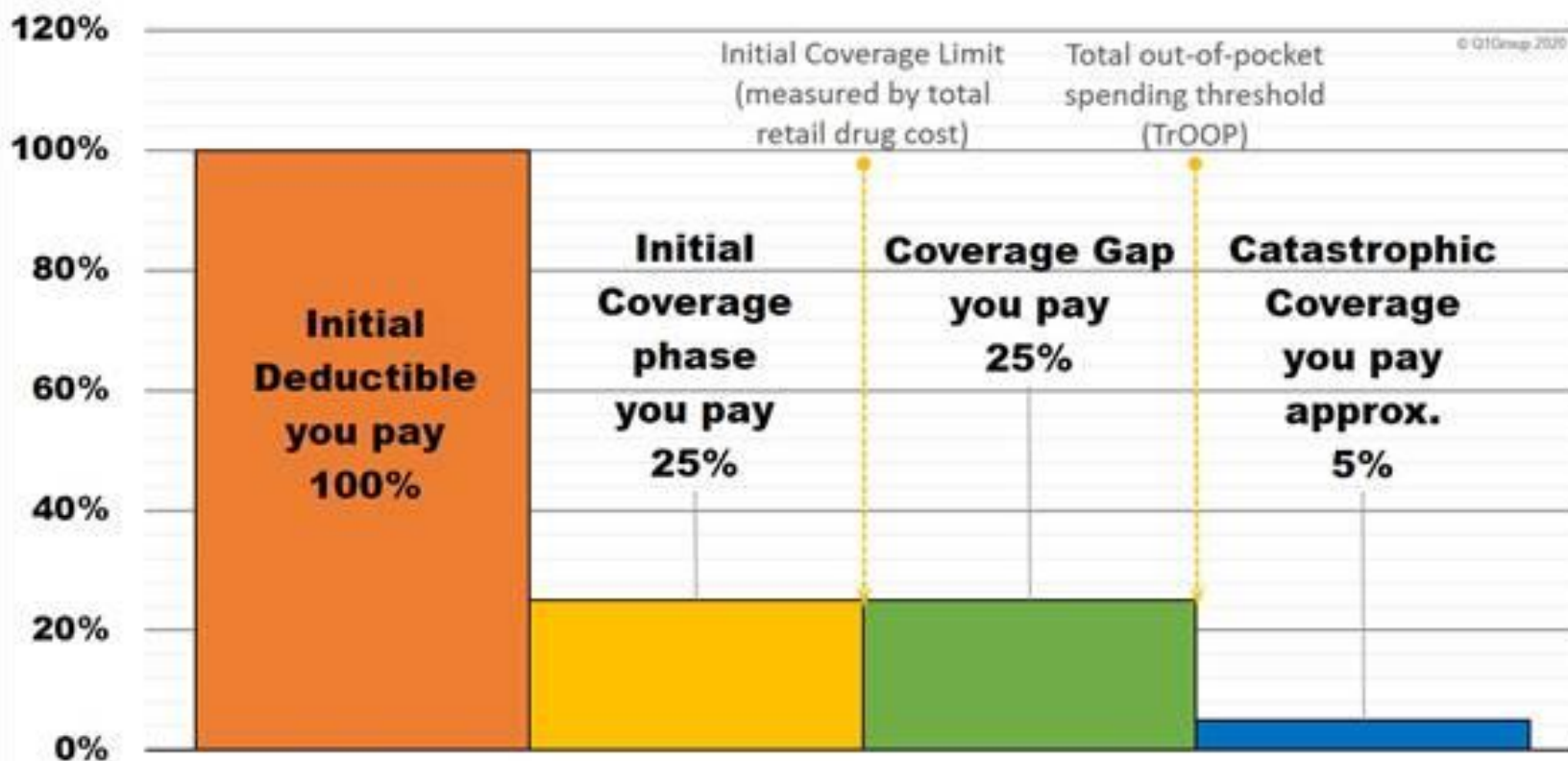
Part C Plan

Part D Plan

This is the time each year to review health and drug plan choices.

What you pay for standard Medicare Part D coverage when the Coverage Gap or Donut Hole is “closed”

Based on the CMS defined standard Medicare Part D plan



Standard Medicare Part D coverage with Donut Hole Discount

- Initial Deductible
- Initial Coverage Phase
- Coverage Gap (Donut Hole)
- Catastrophic Coverage

PREMIUMS, DEDUCTIBLES AND CO-PAYS			2021	*deductible applies to tiers					Maine - Medicare PART D PLANS									
Plan Name SEE NOTES BELOW	Contr #	ID #	Monthly Premium	Deductible *	1	2	3	4	5	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	\$0 Prem. with LIS	Coverage in GAP - See plan for amount	Plans with some insulin Max. cost	Insurance co
										30 Day Co-pays in preferred network pharmacies - see note below								
AARP MedicareRx Preferred (PDP)	\$5820	1	\$81.80	\$0	na					5	10	45	40%	33%			Yes	United HealthCare
AARP MedicareRx Saver Plus (PDP)	\$5921	378	\$27.40	\$445	x	x	x	x	x	1	6	33	40%	25%	Yes			United HealthCare
AARP MedicareRx Walgreens (PDP)	\$5921	384	\$36.40	\$445			x	x	x	0	6	40	40%	25%				United HealthCare
Anthem MediBlue Rx Enhanced (PDP)	\$5596	66	\$19.60	\$350			x	x	x	0	2	20%	38%	26%		Yes		Anthem
Anthem MediBlue Rx Plus (PDP)	\$5596	1	\$60.70	\$0	na					1	3	43	45%	33%				Anthem
Anthem MediBlue Rx Standard (PDP)	\$5596	46	\$57.80	\$395	x	x	x	x	x	1	2	36	31%	25%				Anthem
Cigna-HealthSpring Rx Secure (PDP)	\$5617	3	\$29.30	\$445			x	x	x	1	2	33	50%	25%	Yes			Cigna-HealthSpring
Cigna-HealthSpring Rx Secure-Essential (PDP)	\$5617	280	\$24.00	\$445			x	x	x	0	2	18%	49%	25%				Cigna-HealthSpring
Cigna-HealthSpring Rx Secure-Extra (PDP)	\$5617	246	\$53.90	\$100			x	x	x	4	10	42	50%	31%		Yes	Yes	Cigna-HealthSpring
Elixir Secure	\$7694	1	\$28.50	\$445			x	x	x	1	7	15%	32%	25%	Yes			Elixir insurance
Elixir RX Plus	\$7694	124	\$14.30	\$445			x	x	x	1	6	43	45%	25%				Elixir insurance
Express Scripts Medicare - Choice (PDP)	\$5660	172	\$65.40	\$100			x	x	x	2	7	42	50%	31%		Yes	Yes	Express Scripts
Express Scripts Medicare - Saver (PDP)	\$5660	218	\$25.80	\$285			x	x	x	2	7	35	50%	28%			Yes	Express Scripts
Express Scripts Medicare - Value (PDP)	\$5660	104	\$25.30	\$445			x	x	x	1	3	24	50%	25%	Yes			Express Scripts
Humana Basic Rx Plan (PDP)	\$5884	101	\$27.80	\$445	x	x	x	x	x	0	1	20%	35%	25%	Yes			Humana
Humana Premier Rx Plan (PDP)	\$5884	148	\$68.30	\$445			x	x	x	1	4	45	49%	25%			Yes	Humana
Humana Walmart Value Rx Plan (PDP)	\$5884	181	\$17.20	\$445			x	x	x	1	4	19%	35%	25%				Humana
Mutual of Omaha Rx Plus (PDP)	\$7126	1	\$99.40	\$445	x	x	x	x	x	0	2	20%	36%	25%				Mutual of Omaha
Mutual of Omaha Premier (PDP)	\$7126	71	\$23.90	\$445			x	x	x	0	2	23%	44%	25%			Yes	Mutual of Omaha
SilverScript Choice (PDP)	\$5601	2	\$26.30	\$305			x	x	x	0	5	35	44%	27%	Yes			Aetna
SilverScript Plus (PDP)	\$5601	3	\$66.80	\$0	na					0	2	47	50%	33%		Yes		Aetna
SilverScript Smart RX (PDP)	\$5601	176	\$7.10	\$445			x	x	x	0	19	46	48%	25%				Aetna
WellCare Classic (PDP)	\$4802	75	\$26.70	\$445	x	x	x	x	x	0	2	30	33%	25%	Yes			WellCare
WellCare Medicare Rx Saver (PDP)	\$5810	35	\$35.50	\$445	x	x	x	x	x	0	5	36	41%	25%				WellCare
WellCare Medicare Rx Select (PDP)	\$5810	296	\$24.70	\$445			x	x	x	0	3	47	42%	25%				WellCare
WellCare Medicare Rx Value Plus (PDP)	\$5768	125	\$75.60	\$0	na					1	4	47	50%	33%			Yes	WellCare
WellCare Value Script (PDP)	\$4802	136	\$17.20	\$445			x	x	x	0	7	43	47%	25%			Yes	WellCare
WellCare Wellness Rx (PDP)	\$4802	170	\$15.20	\$445			x	x	x	0	6	40	46%	25%			Yes	WellCare

10/30/2020 Note on Tiers: Tier 1 = Preferred generics; Tier 2 = non-preferred generics; Tier 3 = Preferred Brand names; Tier 4 = Non-preferred brand names; Tier 5 = Specialty drugs; Tier 6= Select Care Drugs (not listed). Cost is \$ where not shown as % and represents your cost for 30 days at preferred pharmacies. Plans may also offer discounts with mail.

NEW PLANS		Donut Hole entry:	\$4,130	computed at full retail prices
Weighted Average Maine premium		True Out-of-pocket cost limit:	\$6,550	including Mfg. discount 70%
Region Low-Inc. subs. benchmark		Co-pays in Donut Hole: Brand 25%; Generic 25% except as noted above		

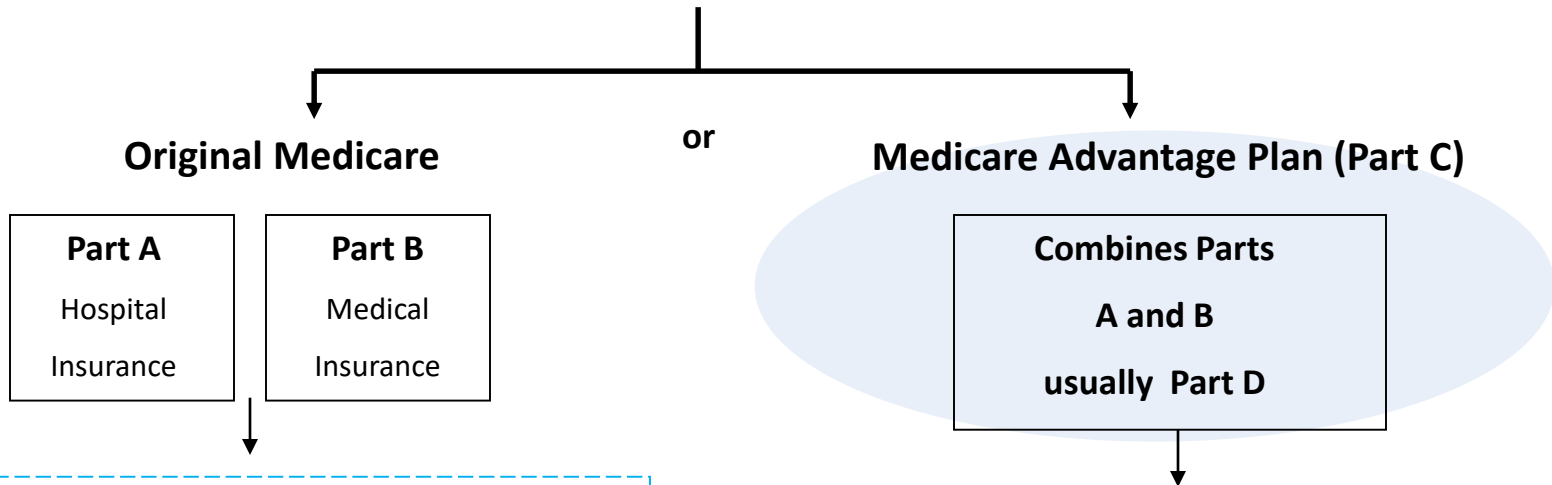
* Some plans do not apply the deductible to lower Tiers and also to drugs purchased in preferred pharmacies. Call plan for more information.

This schedule of PDP insurance information is for staff and volunteers and can be used for summarizing information appearing in the Plan Finder. Source of information from Medicare and You 2021, Medicare Plan Finder, and Plan documents. For further explanations see publication and Plan documents. Changes are made from time to time to the data on the form and therefore may not always be 100% up to date. SEE PLAN DOCUMENTS FOR COMPLETE INFORMATION.

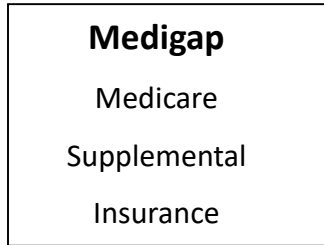
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Start

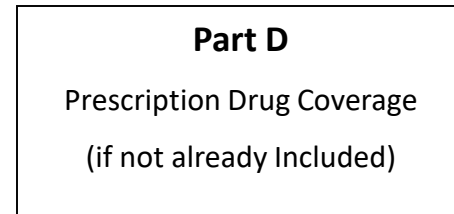
Step 1: Decide how you want to get your Medicare coverage



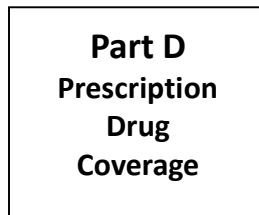
Step 2: Decide if you want to add Supplemental Coverage



Step 2: Decide if you need to add DRUG coverage



Step 3: Decide if you want to add DRUG coverage



End

End

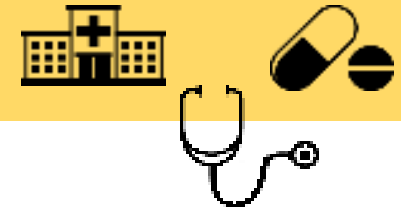
If you have a Medicare Advantage Plan, you cannot be sold a Medigap Policy to pay for out-of-pocket costs.

Medicare Advantage Plans (Part C)



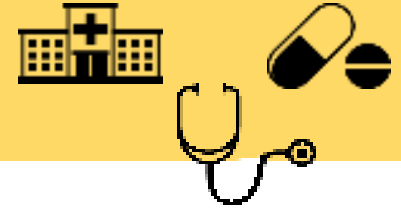
- Substitutes for Original Medicare: basically, Federal Government has outsourced Medicare administration to private insurance companies
- Generally HMO, HMO-POS, PPO, or PFFS style coverage
 - ✓ Special Needs Plans (SNP): Chronic Condition, Institutional, Dual Eligible
- Medicare Parts A and B administered by the private insurance company you choose
- Medicare Part D (Prescription Drug Plan) included in most Medicare Advantage Plans

Medicare Advantage Plans (Part C)



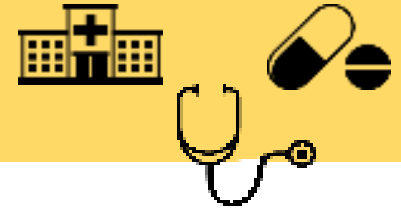
- Other options may be available, for example: dental, vision, hearing, foreign emergency travel and annual physical coverage
- Costs vary by plan and determined by the private insurance company you choose
 - ✓ For incomes above \$88,000/single or \$176,000/couple monthly, premiums may be higher
- Deductibles determined by the private insurance company you choose

Medicare Advantage



- Open Enrollment Period (OEP)
October 15th – December 7th
- Special Enrollment Periods
 - ✓ If you move out of plan's service area
 - ✓ If you qualify for MaineCare
 - ✓ 5 Star Plans

Medicare Advantage Continued



- **MA open enrollment and disenrollment period has been expanded.**
 - January 1 through March 31 each year
 - MA-eligible beneficiaries may make changes:
 - Switch between MA plans
 - Or, switch to Original Medicare with or without Part D
 - Changes are effective first of the following month

Medicare Advantage pays a varying percentage of:



- Doctor's services
- Hospital services
- Outpatient medical and surgical services and supplies
- Diagnostic tests
- Outpatient therapy
- Clinical Laboratory services
- Home health care
- Durable medical equipment
- Blood
- Ambulance service (if medically necessary)
- Outpatient mental health services
- Some preventive health care services

Covered Preventive Services



- Bone mass measurement
- Colorectal cancer screening
- Diabetes services and some supplies
- Glaucoma testing
- Screening mammogram
- Pap test/pelvic exam/clinical breast exam
- Prostate cancer screening
- Vaccinations
- Tobacco cessation services
- Cardiovascular screening
- Medicare annual wellness exam

2021 Medicare Advantage Plans										
Organization & Plan Name	Type	Rx ?	MAINE		Cumberland & York counties					Outpatient surgical ASC/HOS In net/out net (I)
			County	Contract ID#	Premium	PCP copay (I)	SPEC copay (I)	Hosp stay (I)	Annual Max(I)	
Aetna Medic Value Plan	HMO	X	C,Y	H13597-1	\$0.00	\$0	\$35	\$295 days 1-7 per stay	\$5,900	\$225/\$225
Anthem/MaineHealth Advantage Choice	HMO-POS	X	C,Y	H19065-2	\$0.00	\$0/\$50	\$35/\$50	\$275 days 1-7 /40% per stay	\$5500/\$8500	\$175/ / \$175 /30%
Anthem/MaineHealth Advantage Extra	HMO	X	C,Y	H19065-5	\$21.60	\$0	\$35	\$300 days 1-5	\$4,900	\$250/ /\$250
Harvard Pilgrim Stride Value Rx	HMO	X	C,Y	H11660-13	\$30.00	\$5	\$40	\$325 days 1-6	\$6,700	\$300/ /\$285
Harvard Pilgrim Stride Basic Rx	HMO	X	C,Y	H11660-15	\$0.00	\$0	\$40	\$360 days 1-5	\$6,700	\$300/ /\$360
Harvard Pilgrim Stride Choice Rx	HMO-POS	X	C,Y	H11660-18	\$34.00	\$0/\$0-\$225	\$35/\$0-\$225	\$275 days 1-6 / not covered	\$5600/\$5600	\$225/ /\$225
Humana Gold Plus H5619-001	HMO	X	C,Y	H5619-1	\$0.00	\$0	\$50	\$390 days 1-5	\$6,700	\$340/ /\$390
Humana Gold Plus H5619-066 (\$510 annual Med. Ded.)	HMO	X	C,Y	H5619-66	\$0.00	\$0	\$50	\$795 per stay	\$7,550	\$450/ /\$500
Martin's Point Gener Adv Prime 5 STAR	HMO-POS	X	C	H15591-6-1	\$0.00	\$0/\$35	\$40/\$55	\$375 days 1-5 / not covered	\$7,050	\$175/ /\$350
Martin's Point Gener Adv Prime 5 STAR	HMO-POS	X	Y	H15591-6-4	\$0.00	\$0/\$35	\$40/\$55	\$375 days 1-5 / not covered	\$7,050	\$200/ /\$400
Martin's Point Gener Adv Value 5 STAR	HMO		C,Y	H15591-3	\$0.00	\$0	\$5	\$300 days 1-5	\$5,000	\$10/ /\$350
Mrt'n's Pt Gener Adv Value Plus 5 STAR	HMO	X	Y	H15591-13	\$0.00	\$0-\$10	\$50	\$380 days 1-5	\$7,550	\$200/ /\$350
Wellcare HMO	HMO	X	C,Y	H19364-1	\$0.00	\$0	\$35	\$250 1-5 stay / not covered	\$6,700	\$250/ /\$300
AARP Complete Choice 1	PPO	X	C,Y	H12001-01	\$0.00	\$0/\$35	\$35/\$50	\$280 days 1-7 /40%	\$5900/\$10k	\$225/ /\$280
AARP Complete Choice 2	PPO	X	C,Y	H12001-10	\$59.00	\$0/\$20	\$35/\$55	\$275 days 1 - 7 /40%	\$5500/\$10k	\$225/ /\$275
AARP Complete Choice 3 (\$750 annual Med. Ded.)	PPO	X	C,Y	H12001-19	\$0.00	\$0/\$20	\$35/\$55	\$280 days 1 - 7 /40%	\$6700/\$10k	\$225/ /\$280
AARP Complete Regional	PPO	X	C,Y	R5329-001	\$64.00	\$10/50%	\$45/50%	\$1400 per stay /50%	\$7550/\$11k	\$350/ /\$450/ /50%
Aetna Medicare Explorer Plan	PPO	X	C,Y	H15521-142	\$59.00	\$0/40%	\$45/40%	\$310 days 1-7 /40%	\$7550/\$7550	\$225/ /\$225
Anthem/MaineHealth Advantage Access (\$1,000 annual Med. Ded for Out of Network.)	PPO	X	C,Y	H19219-001	\$21.00	\$0/40%	\$35/40%	\$300 days 1-6 /40%	\$5800/\$10k	\$250/ /\$250
Humana Choice H5216-175	PPO	X	C,Y	H15216-175	\$0.00	\$0/\$20	\$35/\$65	\$290 day1-6/ \$500 days 1-7	\$6500/\$11k	\$240/ /\$290
Humana Choice H5216-177	PPO	X	C,Y	H15216-177	\$39.00	\$0/\$20	\$30/\$50	\$250 day1-6/ \$495 days 1-7	\$5500/\$10k	\$200/ /\$250
Humana Choice H5216-059	PPO		C,Y	H15216-059	\$0.00	\$0/30%	\$40/30%	\$350 days 1-5 /30%	\$4,500/\$10k	\$300/ /\$350
Martin's Point Gener Adv Select	PPO	X	C,Y	H11365-01	\$99.00	\$0-\$20/30%	\$40/30%	\$375 days 1-5 /30%	\$7300/\$10k	\$200/ /\$350
Martin's Point Gener Adv Flex Regional	PPO	X	C,Y	R0802-1	\$53.00	\$0/30%	\$50/30%	\$395 days 1-5 /30% of stay	\$5500/\$8k	\$250/ /\$300
Wellcare Today's Options Advant. Plus 550B	PPO	X	C,Y	H12775-109	\$0.00	\$5/\$25	\$30/\$50	\$275 day1-6/ \$300 days 1-7	\$4000/\$4k	\$250/ /\$300
Wellcare Today's Options Premier 200	PEFS		C	H12816-39	\$55.00	\$5/\$15	\$30/\$40	\$600 per stay / \$300 1-7	\$5,000/ /\$5.0k	\$200/ /\$250
Wellcare Today's Options Premier 300	PEFS		C	H12816-40	\$0.00	\$10/\$20	\$35/\$50	\$300 day1-6/ \$350 days 1-7	\$6700/6.7k	\$250/ /\$300
This chart does not include SNP Plans										
7 carriers, # of plans >		27	(1) co-pays shown are for in-network services "I" and out-network services							
Plans with some insulin Max. cost										
This schedule of MAP insurance information is for staff and volunteers and can be used for summarizing information appearing in the Plan Finder.										
Source of information from Medicare and You 2021, Medicare Plan Finder, and Plan documents. For further explanations see publication and Plan documents.										
Changes are made from time to time to the data on the form and therefore may not always be 100% up to date. SEE PLAN DOCUMENTS FOR COMPLETE INFORMATI										
C:\Users\James\Documents\Medicare\2021\FINAL CHARTS\MAP 2021 Cumb and York Coy final 10302020.xlsx\MAP medical									10/30/2020	JEB

Medicare Advantage – Questions to Ask

- What will you pay for:
 - ✓ Premiums?
 - ✓ Deductibles?
 - ✓ Copays or co-insurance?
- Is there a limit on out-of-pocket expenses incurred in a year?
 - ✓ Which expenses count toward this limit?
- Does the plan have a network?
 - ✓ Are my PCP, specialists, hospitals included in the network?
- Are my prescription drugs covered under plan's formulary?



Medicare decisions to make:

- Original Medicare or Medicare Advantage?
- Should I sign up for Part A?
- Should I take Part B? When?
- What about Part D?
- Do I need a Medigap policy?
- Can I get help with Medicare costs?



Coordination of Benefits

If you're eligible for Medicare and you have employer or union coverage, see how your insurance works with Medicare:

- Contact your employer/union benefits administrator
- Creditable coverage letter for your Prescription Drug Plan

Medicare Source Material

- Centers for Medicare and Medicaid Services www.cms.gov
- Kaiser Family Foundation <http://kff.org>
- 2020 Medicare & You Handbook & Plan Finder www.medicare.gov
- State of Maine, Bureau of Insurance website www.maine.gov/pfr/insurance

Follow up Information

- Sign up for a Medicare 1:1 appointment on our website <https://www.smaaa.org/> (preferred method) or call 207-396-6500
- For people who have high medication costs, you can sign up for a 1:1 Medication Review
- Tell your family and friends about our programs
- Questions? Call the Agency:
 - ✓ Local (207) 396-6500
 - ✓ Toll Free (800) 427-7411

Medicare website

<https://www.medicare.gov/>



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Thank you!