The ABCs of Medicare

Presented by Brian Cox
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Part A: Medicare Hospital Coverage
2016 Benefit Period Deductible: $1,288 for Days 1-60
   Days 61-90 = $322 per Day
   Days beyond 90 = $644 per Day
Inpatient Skilled Nursing: Days 1-20
   Days 21-100 = $161 per Day

Part B: Medicare Medical Coverage
2016 Part B premium: $166
2016 Annual Deductible: $166
After Annual Deductible has been met, Medicare covers 80% of Outpatient medical expenses.

Part C: Medicare Advantage Plans
HMO, HMO-POS, PPO, PFFS
Special Needs Plans: SNP
Dual Eligible: Medicare & Medicaid
Chronic Care: Medical special needs

Part D: Prescription Drug Coverage
Annual Deductible: Medicare standard is $360
Initial Coverage Limit: You pay the plan’s tiered copay or coinsurance amounts
Coverage Gap: After your total yearly drug costs reach $3,310 you pay 45% for Brand drugs and
58% for Generic drugs
Catastrophic Coverage: After your yearly out-of-pocket drug costs reach $4,850
   You pay the greater of: 5% coinsurance, or $2.95 copay for generic and $7.40 copay for all other drugs.

E. Election Periods
   a. Initial Coverage Election Period: ICEP / IEP
   b. Annual Election Period: AEP – October 15th through December 7th
   c. Medicare Advantage Disenrollment Period: MADP – January 1st through February 14th
   d. Special Election Period: SEP

F. Medicare Supplements
   a. Guarantee Issue
   b. Combined with stand-alone PDP

This is only for educational purposes and no plan specific benefits or details will be shared.
# Medigap vs. Medicare Advantage

<table>
<thead>
<tr>
<th>Original Medicare + Medigap Supplement 1</th>
<th>Medicare Advantage Plan</th>
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<tbody>
<tr>
<td>Higher premiums but <strong>no</strong> co-pays</td>
<td>Generally lower premiums but <strong>has</strong> co-pays</td>
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<tr>
<td>Freedom to choose doctors</td>
<td>May be restricted to network</td>
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<tr>
<td>No referrals necessary</td>
<td>May need referrals for specialists</td>
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<tr>
<td>Some routine services not covered (vision, hearing)</td>
<td>May include extra benefits (vision, hearing, fitness)</td>
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<tr>
<td>Covered anywhere in US</td>
<td>Emergency services <strong>ONLY</strong> outside service area</td>
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