

# Medicare Choices

## Original Medicare or Medicare Advantage Plan?

- Original Medicare
  - Enroll in Medicare Part A and B
  - Choose a standalone prescription drug plan and enroll in Part D
  - Choose a supplemental insurance policy (Medigap policy or employer/retiree insurance) Note: Once you turn 65, your employer or retiree insurance may work differently than it has in the past. It may be coordinated with Medicare. If you will be retaining employer or retiree coverage after turning 65, check with your plan to find out what you need to do to maintain coverage and to find out how it works.
- Medicare Advantage plan
  - Enroll in Medicare Parts A and B
  - Shop for and enroll in Medicare Advantage plan that includes drug coverage offered by a private insurer

### Get help finding plans

- Use Medicare Plan Finder: [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)
- Identify lower-cost plans in your area
  - Drug plans and Medigap insurers if using Original Medicare
  - Medicare Advantage plans
- Call insurers for more information, or talk to a licensed health insurance agent
- Talk to a State Health Insurance Assistance Program (SHIP) counselor: [www.shiptacenter.org](http://www.shiptacenter.org)

### How to enroll

- Visit [www.medicare.gov](http://www.medicare.gov). Click on “Apply for Medicare”
- Call the Social Security Administration: (800) 772-1213

HSA contributions may no longer be made after enrollment in Medicare

# How Medicare works with other insurance

If you	Pays first	Pays second
Are 65 or older and covered by a group health plan that covers 20 or more of your employees based on the current employment of you or your spouse	Group health plan	Medicare
Are 65 or older and covered by a group health plan that covers fewer than 20 employees based on the current employment of you or your spouse	Medicare (must be enrolled in Part A or Part B)	Group health plan
Are over 65 and retired and have a retiree plan	Medicare (must be enrolled in Part A and B)	Retiree plan
Are over 65 and on COBRA	Medicare (must be enrolled in Part A and B)	COBRA
Are covered under TRICARE	Medicare (must be enrolled in Part A and B)	TRICARE

# Medigap insurance policies

Medigap Benefits	Medigap Plans									
	A	B	C	D	F	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare Benefits are used up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Part B coinsurance or copayment	Y	Y	Y	Y	Y	Y	50%	75%	Y	Y
Blood (first 3 pints)	Y	Y	Y	Y	Y	Y	50%	75%	Y	Y
Part A hospice care coinsurance or copayment	Y	Y	Y	Y	Y	Y	50%	75%	Y	Y
Skilled nursing facility care coinsurance	N	N	Y	Y	Y	Y	50%	75%	Y	Y
Part A coinsurance	N	Y	Y	Y	Y	Y	50%	75%	50%	Y
Part B deductible	N	N	Y	N	Y	N	N	N	N	N
Part B excess charge***	N	N	N	N	Y	Y	N	N	N	N
Foreign travel exchange (up to plan limits)	N	N	80%	80%	80%	80%	N	N	80%	80%
Out-of-pocket limit	N/A	N/A	N/A	N/A	N/A	N/A	K	L	M	N