

# Welcome



## Understanding Your Medicare Options

Neither Blue Cross and Blue Shield of North Carolina nor its agents are endorsed by or affiliated with the U. S. government or the federal Medicare program.

This presentation contains a general overview of how Medicare works and does not address every eligibility scenario. You can obtain more detailed information regarding your eligibility at [Medicare.gov](https://www.medicare.gov).

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## BlueCross BlueShield of North Carolina

### Medicare plans to fit your needs

# Presentation Includes:

- Introduction
- Original Medicare and how it works
- How can I fill the coverage gaps?
- Eligibility
- Pricing methods
- Criteria for guaranteed acceptance
- How do I enroll?



# About Blue Cross and Blue Shield of North Carolina



- Local and experienced
  - Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is a local company trusted in NC for more than 85 years.
  - Dedicated to serving North Carolinians.
    - Customer Service and Claims Offices in Fayetteville, Durham and Winston-Salem.
    - Customer Centers in Raleigh, Charlotte and Boone.
- Blue Cross NC delivers value through quality products, information and services to more than 3.8 million members to help improve their health and wellbeing.<sup>1</sup>
- We have three Medicare Supplement plans under \$100 per month for age 65\*.
- Visit any Medicare-participating doctor or hospital.
- Annual wellness visits and Medicare-approved preventive services are covered 100% by Medicare Supplement, such as: Pap tests, flu shots and colorectal cancer screenings.

Footnote: 1 Blue Cross NC Internal Data, October 2019.

Note: \*Rates are for Plans G, G-HD (available with 1/1/2020 effective dates) and Plan K. Rates are for female, non-tobacco. Any rate adjustments will only be due to medical inflation or overall claims experience. Any change in your rate will be preceded by a 30-day notice and is guaranteed for 12 months. Rates are subject to change June 1 of each year, but members will not be singled out for premium increases based on their health or age. Rates vary based on age and tobacco use.



# Blue Medicare Product Options

**Blue**Medicare Supplement<sup>SM</sup>

Medicare Supplement plan that fills the gaps Original Medicare does not cover

**Blue**Medicare Rx<sup>SM</sup> (PDP)

Medicare Prescription Drug Coverage

Basic **Blue**<sup>®</sup> Rx (PDP)

Medicare Prescription Drug Coverage

**Blue**Medicare Advantage<sup>SM</sup>

Medicare Advantage HMO and PPO plans that replace Original Medicare

Dental**Blue**<sup>SM</sup>  
for Individuals<sup>SM</sup>

Dental coverage to help protect your dental health

# Original Medicare

- Federal health insurance program for people:
  - 65 years of age and older
  - Under age 65 with certain disabilities
  - With End-Stage Renal Disease (ESRD)
- Administered by the Centers for Medicare & Medicaid Services (CMS)
- Enrollment
  - Social Security
  - Railroad Retirement





# Medicare Coverage

- **Part A** (Hospital insurance)
- **Part B** (Medical insurance)
- **Part C** (Medicare Advantage plan)
- **Part D** (Medicare Prescription Drug Coverage)



# Original Medicare Coverage



## Part A

- Helps cover inpatient care in:
  - Hospitals
  - Skilled nursing facilities
  - Hospice care
- Also covers:
  - Blood received as inpatient
  - Some home health care if you meet certain criteria

## Part B

- Helps cover:
  - Doctor services
  - Outpatient hospital care
- Also covers:
  - Physical and speech therapy
  - Diagnostic tests
  - Durable medical equipment
  - Blood received as outpatient

### Note:

Charges approved by Medicare may not be the same as the bill. If you go to a Medicare-participating physician, he/she will accept the Medicare-approved amount as payment in full. If you go to a physician not participating in Medicare, you may be responsible for the difference.

# Medicare Parts A and B Enrollment



## Part A

- Apply three months before age 65:
  - Don't have to be retired
- Enrollment is automatic if receiving:
  - Social Security
  - Railroad retirement

## Part B

- Automatic enrollment:
  - Must opt out if not wanted
- Initial Enrollment Period:
  - Seven months, starting three months before month of eligibility
- General Enrollment Period:
  - January 1 to March 31 each year
  - Coverage effective July 1
- Special Enrollment Period



# Original Medicare: What You Pay



## Part A

- \$1,408 deductible per benefit period
- \$352/day for hospital days 61–90
- \$704/day for hospital days 91–150
- 100% for hospital days more than 150\*
- \$176/day for skilled nursing facility (SNF) for days 21-100
- 100% for SNF after 100 days per benefit period

## Part B

- \$198 calendar-year deductible
- 20% of Medicare-approved charges, plus all excess charges
- 100% of medically necessary emergency care received in a foreign country

### Notes:

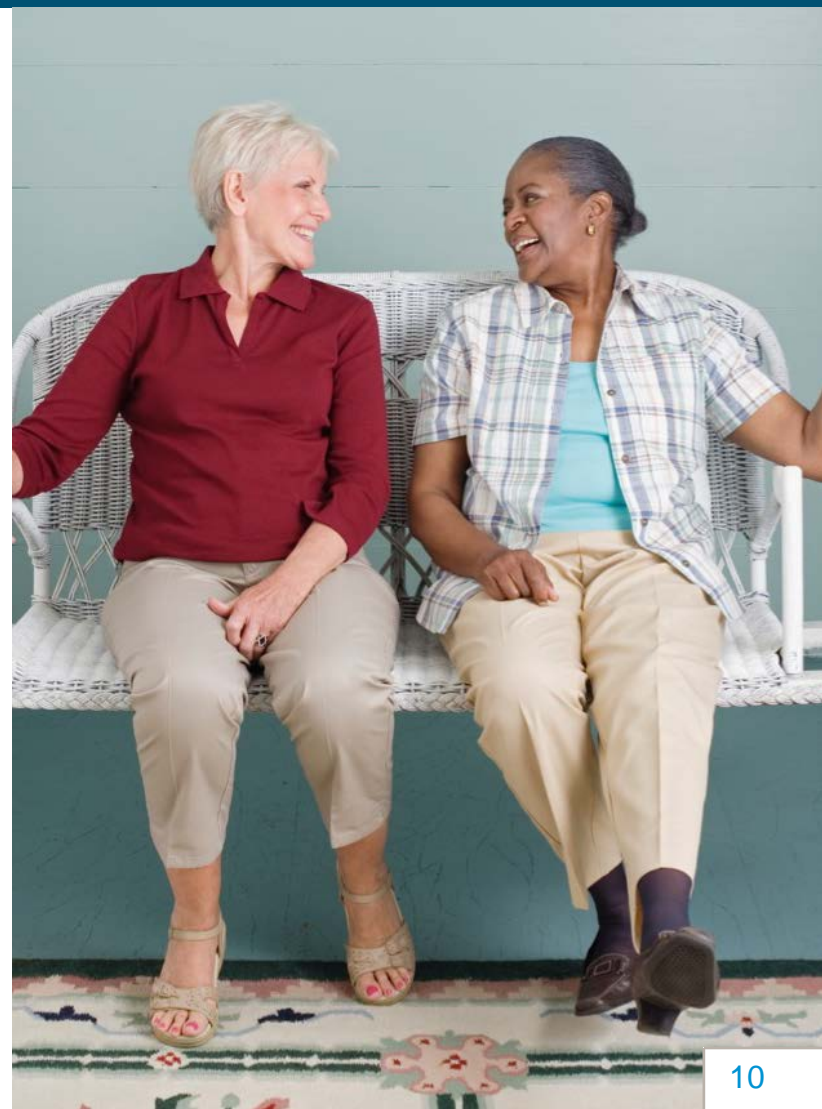
\*After 90 days of hospitalization, Medicare benefits are paid from a one-time, lifetime reserve of 60 days, which are not renewable each benefit period.

• Medicare deductibles and copayments are effective through Dec. 31, 2020.

# How Can I Fill the Coverage Gaps?

## Medicare Supplement

- Private insurance
- Covers gaps in Original Medicare
  - Deductibles, coinsurances, copayments
- Five standardized plans
  - Each identified by a letter



# Eligibility for Medicare Supplement

## Can't be denied for Blue Medicare Supplement coverage if:


- Age 65 or older and eligible for Medicare (or under age 65 and eligible for Medicare by reason of disability)
- Enrolled within six months of enrolling in Medicare Part B
- Are not covered by Medicaid
- Are a North Carolina resident

Or, if you you qualify for a Guarantee Issue scenario.



# Medicare Supplement Plan Benefits



	A	G	G-HD*	K	N
<b>Hospital Care, Including 100% Part B Coinsurance</b>	Covered	Covered	Covered	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Covered, except up to \$20 office visit copayment and up to \$50 ER copayment
<b>Skilled Nursing Facility Coinsurance</b>	Covered	Covered	Covered	[50%] of Medicare-allowed amounts member pays: \$0 days 1–20; \$88 days 21–100; all costs for days over 100	Covered
<b>Part A Deductible</b>	—	Covered	Covered	50% of Part A deductible	Covered
<b>Part B Excess 100%</b>	—	Covered	Covered	—	—
<b>Foreign Travel Emergency</b>	—	Covered	Covered	—	Covered
<b>Out-of-Pocket Limit</b>	—	—	N/A	Covered after \$5,880 limit is reached	—
 Silver&Fit**	Offered	Offered	Not Offered	Offered	Offered

Notes:

\* This high-deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,340 deductible.

\*\*Marks of American Specialty Health Fitness, Inc., an independent company.

# Our Most Popular Plan<sup>1</sup>



Plan G	
Age	Monthly Premium
<65	\$1,113.00
65	\$99.75
66	\$127.75
67	\$134.75
68	\$141.75
69	\$149.00
70-74	\$176.00
75-79	\$227.25
80+	\$269.50

- Pays Part A hospital copayments and 20% of Medicare-approved Part B expenses
- Pays 100% of Part B excess expenses for all Medicare-approved services
- With Plan G, the Part B deductible of \$198 is not covered

All rates are for female, non-tobacco user.

Footnote: 1 Based on Blue Cross NC Internal Data, November 2019

- Notes:
- Rates are good through May 31, 2021
  - Any change in your rate will be preceded by a 30-day notice and is guaranteed for 12 months. Rates are subject to change June 1 of each year, but members will not be singled out for premium increases based on their health or age.

# Blue Medicare Supplement



Monthly premiums are effective through May 31, 2021

Plan	Under 65	65	66	67	68	69	70-74	75-79	80+
<b>A</b>	\$920.00*	\$112.25	\$115.75	\$122.00	\$128.50	\$134.75	\$148.75	\$182.75	\$185.25
<b>G</b>	\$1,113.00	\$99.75	\$127.75	\$134.75	\$141.75	\$149.00	\$176.00	\$227.25	\$269.50
<b>G-HD**</b>	N/A	\$38.00	\$38.00	\$38.00	\$38.00	\$38.00	\$39.25	\$43.50	\$43.20
<b>K</b>	N/A	\$66.50	\$69.75	\$73.50	\$77.25	\$81.00	\$91.75	\$118.50	\$140.50
<b>N</b>	N/A	\$121.00	\$126.50	\$133.50	\$140.50	\$147.50	\$167.00	\$215.50	\$255.75

All rates are for female, non-tobacco user.

## Notes:

\* Medicare Supplement rates for Plan A are for individuals who are on Medicare due to disability.

\*\* This high-deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,340 deductible.



# Pricing Method

- Blue Medicare Supplement plans are attained-age rated.
- When you enroll in an attained-age plan, your rates will increase as you move from one age band to the next. Our age bands are Under 65, 65, 66, 67, 68, 69, 70-74, 75-79 and 80+.\*
- Rates are subject to change June 1 of each year, but members will not be singled out for premium increases based on their individual health.
- Any change in rate for any plan will be preceded by a 30-day notice, and the new rate is guaranteed for 12 months.

\* Rates are also based on gender and tobacco use.





Members have the option of joining Silver&Fit for \$50 annually, to gain access to their nationwide network of fitness facilities

Notes:

- The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). The program is not part of a member's policy or benefits, and is not available on our Plan G-HD. All programs and services are not available in all areas. Please make sure to talk to a doctor before starting or changing an exercise routine. Something for Everyone, Silver&Fit, ASHConnect, the Silver&Fit logo, and The Silver Slate are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Home kits are subject to change. Not all YMCAs participate in the network. Members are advised to check the searchable directory on the Silver&Fit website to see if their location participates in the program. ASH does not offer Blue Cross NC products or services.
- ® Mark of American Specialty Health Fitness, Inc., an independent company. American Specialty Health Fitness, Inc. does not offer Blue Cross or Blue Shield products or services.

## Hearing Aid Program

Your TruHearing benefit covers up to two hearing aids per year for a low copayment of \$699 per TruHearing Advanced hearing aid or \$999 per TruHearing Premium hearing aid. Also, as part of the program, a TruHearing provider will consult with you to determine the best type and style of hearing aid to address your lifestyle and unique hearing needs. If you are experiencing hearing loss, we hope you'll take advantage of your benefit. To schedule a hearing exam with a provider in your area, call TruHearing at: **1-866-202-0093**.

Note:

TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross NC products or services. This program may change or be discontinued at any time.



- Save some money
    - Discounts at top health and wellness retailers around the country
  - Live a healthier life
    - Deals to help members stay healthy and happy
  - Do it all...effortlessly
    - Each week members get great deals delivered via email
  - Get discounts on goods and services such as:
    - Hearing aids
    - Laser eye surgery
    - Medical bracelets
    - Gym discounts
    - Activity trackers
    - And more
- Visit our website at:  
**[BlueCrossNC.com/Blue365Medicare](https://BlueCrossNC.com/Blue365Medicare)**

Note:

The products and services described above are not part of the member policy or benefit. Each may change or be discontinued at any time. Blue Cross NC is not liable in any way for products or services received.



# How Do I Enroll?

**Step 1:** Choose a plan.

**Step 2:**

- Complete the paper enrollment form
- Check the box beside the plan of your choice
- Sign and date the paper form

**Step 3:** Return the completed paper form to your local authorized Blue Cross NC agent.



# Questions?



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# Thank You!



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