



2023

Medicare  
Education Guide

## Your guide to **Medicare**

Learn the basics of Medicare  
and understand your  
coverage options



**WellFirst Health**<sup>®</sup>  
provided by SSM Health Plan



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St. Charles, MO 63304  
**833-942-2154**

**SSM Health DePaul Hospital Campus**  
12255 DePaul Drive, 1 B  
Bridgeton, MO 63044  
**833-942-2154**

# Getting Started: Welcome to Medicare

WellFirst Health — Provided by SSM Health Plan — is here to help.



## Getting Started

This Education Guide is a smart start for anyone new to Medicare and anyone learning about their Medicare options. This guide will help answer some of the questions you may have about Medicare.

### Recommended Steps:

- ☐ Get connected with a Medicare sales consultant. Licensed, independent, Medicare sales consultants are trusted partners who have years of experience to help you navigate this process.
- ☐ Determine when you need to enroll in Original Medicare. Be sure to enroll on time through the Social Security office to avoid penalties.
- ☐ Learn about programs that can help to lower costs for you, such as:
  - Medicare Savings Programs
  - Medicaid
- ☐ Enroll in the Medicare Advantage or Supplement plan that's right for you.

### Work with your Medicare sales consultant to:

- ☐ Understand your options, especially if you will be employed after 65, have retiree health coverage, or health coverage through your spouse's employer. Your Medicare sales consultant can assist you to find a plan that meets your needs if you qualify for TRICARE benefits.

### Important

If you chose not to collect Social Security at age 65, you are still eligible for Medicare. We recommend you consider your Medicare options even if you are still covered by an employer. Our trusted Medicare sales consultants can help guide you through this process

### Specialized Support for Low Income Medicare Beneficiaries

WellFirst Health — Provided by SSM Health Plan — Medicare Advantage plans support Medicare beneficiaries with lower incomes. Talk to your trusted Medicare sales consultant to learn about cost savings offered along with local programs for low income Medicare beneficiaries.



# Medicare Eligibility

Who can enroll in Original Medicare?  
Medicare eligibility depends on your age and/or disability status.



## Who's Eligible For Original Medicare?

You are eligible for Original Medicare, the federal health insurance program, if you are a legal U.S. resident and one of the following applies to you:

- You are 65 years old or older
- You are any age and have a qualifying permanent disability
- You are any age and have been diagnosed with end-stage renal disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS, also called Lou Gehrig's disease)



A licensed Medicare sales consultant can guide you through your Medicare options and Medicare enrollment.

## Medicare Advantage Enrollment Periods

Medicare offers regular enrollment periods when you can elect to enroll in Medicare Advantage coverage. Enrollment periods are seasonal or tied to a qualifying life event. **Talk with your trusted Medicare sales consultant to learn about your options.**

### Your Initial Enrollment Period

You can enroll before you turn 65, but your coverage may not be effective before your 65th birthday. For your Initial Enrollment Period, the earliest effective date will be the first day of the month you turn 65. If you were born on the first of the month, coverage will begin the first day of the *prior* month.

If you enroll within the three months *after* you turn 65, your effective date will be the first day of the next month.



### Initial Enrollment Period

This includes the three months prior, the month of your birthday and the three months after you turn 65.

### Annual Enrollment Period

October 15 – December 7 each year. AEP is a yearly window of time for you to make a choice for your Medicare coverage.

### Open Enrollment Period

January 1 – March 31 each year. Medicare Advantage members may change plans.

### Special Enrollment Period

If you meet certain requirements and have a qualifying event, such as moving to a new service area or leaving an employer-based plan.

# Understanding Original Medicare

Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).



## Part A: Hospital Insurance Inpatient Care

- Hospital room
- Inpatient acute care
- Inpatient mental health care
- Skilled nursing facility care
- Home health services
- Inpatient tests and services
- Additional coverages apply

*Talk with your trusted Medicare sales consultant to learn more.*



## Part B: Medical Insurance Outpatient Care

- Doctor visits (including annual wellness visit)
- Outpatient services
- Clinical lab services
- Some preventive care
- Durable medical equipment, such as oxygen tanks and wheelchairs
- Diagnostic tests such as X-rays and MRIs
- Additional coverages apply

*Talk with your trusted Medicare sales consultant to learn more.*

## Part A Basics

Medicare Part A covers care for an illness or medical condition, and has some benefits for preventive care. It pays for a hospitalization, a stay in a Skilled Nursing Facility (SNF) for rehabilitation, hospice and some home health care.

- **Part A premium is generally \$0 unless you (or a spouse) have not paid into Medicare for ten years.** Go to [medicare.gov](https://www.medicare.gov) for more information if you have been informed you will have to pay premium for Part A.
- **Part A has a deductible and other cost sharing.** These amounts can change annually. For 2022, the deductible was \$1,556 per benefit period. Hospital cost sharing was \$389 per day for days 61-90 and \$778 for days starting at the 91st day.
- **There is no maximum out-of-pocket for Part A coverage.** You will pay your portion of all services annually, with no limit to your financial obligation within the year.

### What Is **Not** Covered:

- Doctor services you receive are not covered under Part A but may be paid under Part B.
- Part A also excludes coverage for personal costs in the hospital, such as phone calls, and does not cover “custodial care” (nursing home resident care).

## Part B Basics

Medicare Part B pays for a variety of things, including doctor visits, lab tests, imaging services (such as X-ray or CT) and other medically necessary services.

- **Part B premium is usually taken out of your Social Security check or paid directly to Medicare.** The premium changes each year. For 2022, the standard Part B premium was \$170.10 Part B premiums can vary widely based on income.
- **Part B has a deductible before it starts to cover your care.** The deductible was \$233 for 2022 and can adjust up every year. You will pay this deductible annually. Most services in Part B are paid at 80%, meaning you pay a 20% coinsurance for any Medicare-eligible charges you incur.
- **There is no maximum out-of-pocket for Part B coverage.** You will pay your portion of all services annually, with no limit to your financial obligation within the year.

### What Is **Not** Covered:

- Vision, hearing and dental services are not covered in most circumstances.
- Drugs are not covered in most circumstances. Limited covered medications are generally for specific types of illnesses.

Learn about options that cap your out of pocket costs, reduce your cost sharing on each service, and offer additional benefits on the following pages



# Medicare Coverage Options

## Coverage offered by private health plans

Original Medicare doesn't cover everything. Many Medicare recipients select policies from private health plans such as WellFirst Health — Provided by SSM Health Plan — for additional coverage options and to spend less out-of-pocket.



### Part C: Medicare Advantage

- Replaces Original Medicare Parts A and B
- Has an annual maximum out-of-pocket
- May have enhancements like dental, eye wear and more
- Has a network of providers and hospitals
- Plan premiums are not based on your age
- **Many plans are available at a \$0 monthly premium**



### Part D: Prescription Drug Coverage

- Covers outpatient prescription medications
- Included in MAPD Plans (Medicare Advantage with Part D), or can be purchased separately in addition to Original Medicare

## Coverage Option 1

Enroll in a Medicare Advantage with Part D (MAPD Plan) *or* a Medicare Advantage (MA-Only Plan)

### ■ Medicare Advantage with Prescription Drug Coverage (MAPD) Part C + Part D

Combines Parts A, B and D services, and most include additional benefits, such as gym membership, dental and vision. This includes prescription medication coverage.

Or:

### ■ Medicare Advantage (MA-Only) Part C

Combines Parts A & B services, and most include additional benefits, such as gym membership, dental and vision.



### Medicare Supplement (Also known as Medigap)

- Are standardized and generally do not include additional benefits
- Does not have a dedicated network - pays for claims from all providers who accept Medicare
- Does not replace Parts A and B
- Provides coverage for nearly all of the cost sharing gaps in Original Medicare Parts A and B
- Does not include Part D prescription benefits
- Premiums may increase with age
- Higher premiums can be charged or coverage can be denied based on health status unless enrolling in your Initial Enrollment Period or a qualifying Special Enrollment Period
- **Premiums typically start around \$150 per month for new enrollees**

## Coverage Option 2

Keep Original Medicare and purchase a separate Medicare Supplement policy (also known as Medigap)

### ■ Medicare Supplement

Helps with out-of-pocket expenses *not paid* by Medicare Parts A and B but generally does not cover additional benefits.

**With or Without a Separate:**

### ■ Prescription Drug Coverage Part D

Covers prescription medications.

## Important note

- If you enroll in a Medicare Advantage plan, you **cannot** buy or remain enrolled in Medicare Supplement.
- You may not enroll in an MA-Only plan with a separate Part D plan. To get both, you should choose an MAPD plan.

# Overview of Medicare Supplement

Medicare Supplement policies do not replace Original Medicare.



## The Basics

Medicare Supplement policies do not replace Original Medicare. They are sold by private health plans to help you pay for the deductibles, copays and coinsurance of Original Medicare. (See 2022 amounts on page 7.)

### Premium

Medicare Supplement policies charge a premium, which is paid to the health plan from which you purchase the policy. Premiums are generally age-rated. This means as you get older, your premium will increase. Often, these policies charge different premium rates based on your zip code and gender as well. premiums typically start around \$150 for new enrollees.

If you select a Medicare Supplement policy at any time other than your Initial Enrollment Period, the health plan may be able to charge you more for your premiums based on health issues, or decline your request for coverage.

### Cost-Sharing

Medicare Supplement policies and their optional riders are standardized for each state, and provide coverage for some of Original Medicare’s cost-sharing provisions.

### Important note

Medicare Supplement policies *do not* include prescription drug coverage (Part D). A Part D coverage plan can be purchased separately to help cover prescription drug costs.

### What Is Not Covered?

Medicare Supplement policies *do not* include prescription drug coverage (Part D). A Part D coverage plan should be purchased separately to help cover prescription drug costs.

Medicare Supplement plans do not cover routine benefit enhancements such as:

- Preventive Dental: dental exams, cleanings, and X-rays
- Comprehensive Dental: fillings, extractions, bridges, crowns, and dentures, etc.
- Over-the-counter allowance
- Coverage for routine hearing exams and hearing aids
- Coverage for routine eye exams, eyeglasses, and contact lenses

See Medicare coverage options in the comparison chart on pages 16-17 for information on Medicare plans with additional benefits built-in.



# Overview of Medicare Advantage Part C Coverage

The easy way to remember what services are included in Medicare Advantage plans is to remember: **Part A + Part B = Part C.**



## The Basics

Medicare Advantage, also called Part C, covers the same services as Medicare Parts A and B, but will have different types of cost-sharing. Medicare Advantage plans are offered by private companies and replace Original Medicare. Medicare Advantage plans provide the added simplicity of copays and protect members with a maximum out-of-pocket amount. Many Medicare Advantage plans include prescription drug coverage (Part D).

### Premium

This is a separate payment that may be required for your plan.

- Some Medicare Advantage plans have \$0 premiums.
- Premiums do not vary based on age or gender, and do not increase based on your attained age.
- Premiums can vary based on plan options.

### Part B Premium Reduction

Some Medicare Advantage plans pay a portion of your Part B premium for you — effectively putting money back in your pocket. Also known as Part B Buy-Back or Part B Give-Back.

### Maximum Out-Of-Pocket for Part A + Part B

The annual cap on covered medical expenses is a protection that is not available under Original Medicare. This is an accumulation of every dollar a member spends for covered Medicare medical expenses toward an annual maximum. For example, the copayments to see a doctor, be admitted to a hospital or get a lab test add up against the maximum out-of-pocket. Once the maximum amount is met for the year, the member pays nothing more out-of-pocket for covered Medicare services. Part D drug cost-sharing does not accrue to the medical maximum out-of-pocket.

### Networks

Unlike Original Medicare, Medicare Advantage plans have a network of providers. For some plans, staying in-network provides the lowest cost options. In other plans, no benefits for out-of-network providers are covered, except for urgent and emergency care.

### Additional Benefits

Most Medicare Advantage plans cover additional benefits. Common additional benefits include:

- Preventive Dental: dental exams, cleanings, and X-rays
- Comprehensive Dental: fillings, extractions, bridges, crowns, and dentures, etc.
- Gym memberships
- Over-the-counter allowance
- Coverage for routine hearing exams and hearing aids
- Coverage for routine eye exams, eyeglasses, and contact lenses

### What Is Not Covered

Any service that is excluded from Parts A and B is generally excluded from Part C with the exception of additional benefits included in the Medicare Advantage plan.

### Prescription Drug Coverage

When Medicare Advantage includes prescription drug coverage (MAPD), the drug coverage is Part D coverage and has no extra premium. It is part of the cost for the Medicare Advantage plan. If you need Part D coverage, purchase an MAPD plan. You cannot purchase Medicare Advantage and Part D separately.

### MA-Only (No Prescription Drug Coverage)

If you have prescription drug coverage through TRICARE, the VA, or an employer, a Medicare Advantage plan without Part D might be right for you.



# Part D Prescription Drug Coverage

Medicare Part D prescription drug coverage is offered through private health plans.

### Premiums

You will pay a premium if you purchase a Part D stand-alone plan. The other way to get Part D coverage is by buying a Medicare Advantage plan with Part D (MAPD) included in the plan.

### Cost-Sharing

Your cost-sharing will vary (deductibles, copayments and coinsurance) under Part D depending on which Medicare drug stage you are in. Each plan will be a little different. Review the Medicare Drug Stages on the next page to learn more.

### Stage 2 Cost-Sharing Example

Formulary Tier	Formulary Cost of Prescription
Tier 1: Preferred Generic	\$3 Copay
Tier 2: Non-Preferred Generic	\$10 Copay
Tier 3: Preferred Brand	\$47 Copay
Tier 4: Non-Preferred Brand	\$100 Copay
Tier 5: Specialty Drugs	29% Coinsurance

### Formulary

All Part D plans have a formulary. A formulary is the list of medications that a particular Part D plan covers. Medicare requires that every class of drug is covered by a plan, but does not require all prescription drugs be covered. Usually, generic drugs are in the lowest tiers. Brand name drugs tend to have significantly higher copayments.

### Pharmacy Network

You will obtain your prescription drugs from network pharmacies. Some plans offer reduced cost-sharing if you obtain your medications from a Preferred Pharmacy network, utilize a mail-order pharmacy, or purchase a three-month supply of maintenance prescriptions at one time.



### 2023 Medicare Drug Stages

Stage 1: Initial Coverage Deductible	You pay <b>full price</b> for drugs until you meet your deductible. The standard Medicare Part D deductible is <b>\$505</b> , but your Part D coverage may lower the deductible that you pay.
Stage 2: Initial Coverage Copay and Coinsurance	You pay copays or a percentage of the drug’s total cost (coinsurance) You stay in this stage until you and your Part D company have paid <b>\$4,660</b> within a plan year
Stage 3: Coverage Gap (Donut Hole)	Once your total drug costs reach <b>\$4,660</b> , you pay <b>25%</b> of the cost of the drug You stay in this stage until your total out-of-pocket costs reaches <b>\$7,400</b> (not counting the amount that your Part D company has also paid) within a plan year
Stage 4: Catastrophic Coverage	After your total out-of-pocket costs reach <b>\$7,400</b> you pay a small copay or <b>5%</b> coinsurance, whichever amount is larger You stay in this stage for the remainder of the plan year



# Compare Coverage Options to Fit Your Needs

- ✓

Standard Benefit
- Benefit offered by *some* Medicare Supplement policies
- Benefit offered by many Medicare Advantage plans

Benefit Options	Original Medicare	Original Medicare with Medicare Supplement	Medicare Advantage
Medicare Part A hospital coverage	✓	✓	✓
Medicare Part B doctor visits	✓	✓	✓
Preventive services covered at no cost to you	✓	✓	✓
Covers urgent and emergency care anywhere in U.S.	✓	✓	✓
Covers routine medical care anywhere in the U.S. while traveling	✓	✓	•
Provides urgent and emergency care outside of U.S.		□	•
Permits you to go to any hospital or provider in U.S. who accepts Medicare	✓	✓	•
Protection from unlimited out of pocket medical costs		✓	✓
Part D prescription benefits			•
Provides a network of hospitals and providers who work together to coordinate your care			✓
Provides fitness benefit (gym membership)		□	•
Covers annual physical exam (not just the annual wellness visit)			✓
Covers vision exam and eyeglass benefit			•
Provides hearing exam and hearing aid benefit			•
Provides dental coverage (exams, cleanings, X-rays, extractions, bridges, crowns, and dentures)			•
Covers an unlimited number of days for inpatient hospital care			•
Over-the-counter benefit			•
Post-discharge meal benefit			•
Transportation to medical appointments			•

# Getting the Help You Need

See our upcoming seminars!  
Visit [wellfirsthealth.com/seminars](https://wellfirsthealth.com/seminars)

Understanding Medicare can be complicated. WellFirst Health — Provided by SSM Health Plan — makes it easy.

If you'd like some help understanding Medicare, let us know! Our friendly team of Medicare sales consultants are available year-round.



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St. Charles, MO 63304 | **833-942-2154**
- **SSM Health DePaul Hospital Campus**  
12255 DePaul Drive 1 B  
Bridgeton, MO 63044 | **833-942-2154**

Call to make an appointment, and get updated hours of operation.

## Other Helpful Resources

### Medicare Helpline and Website

Contact Medicare directly:

- 800-MEDICARE (800-633-4227)  
TTY: 877-486-2048
- 24 hours a day, 7 days a week.

### Online Resource for Medicare Information

- Visit [medicare.gov](https://www.medicare.gov)

### Medicare Eligibility and Social Security

If you have questions about eligibility, Social Security retirement benefits or Social Security disability benefits, call:

- Social Security  
800-772-1213, TTY 800-325-0778,  
Monday through Friday, 7am — 7 pm.





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