



ABCD Guide to Medicare



Call our Medicare Help Line!

844-322-6222 (TTY: 711)

www.GlobalHealthMedicare.com

It's not about us. *It's about you!*

At GlobalHealth, we understand reviewing your Medicare options can feel overwhelming. However, **understanding your Medicare options** will give you confidence in making decisions about your health.

This ABCD Guide to Medicare will review topics such as:

- Eligibility Requirements
- The Different Parts of Medicare
- Important Enrollment Periods
- Original Medicare, Medicare Advantage and Supplement Comparison
- Out-of-Pocket Costs
- Extra Help Qualifications

Get to Know **GlobalHealth**

GlobalHealth offers Medicare Advantage Plans to Medicare beneficiaries across **51 counties in Oklahoma for 2021.**

Providing you with Genuine Care and Optimal Health will always be our number one priority.

- *Strong benefits designed to reduce out-of-pocket expenses.*
- *A local customer care team based right here in Oklahoma.*
- *Access to thousands of physicians and many major hospitals in our network.*

If you want to learn more about your Medicare options,
our local agents are here to help.



Questions about Medicare?

844-322-6222 (TTY: 711)



Are you *Eligible for Medicare?*

You may be eligible for Medicare if you:

- Are **65 or older**
- Are **younger than 65 with certain disabilities**



Call to see if you're eligible.
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What are the *different parts of Medicare*?



Part A **(Hospital Insurance)**

is part of Original Medicare and covers hospitalization, skilled nursing facilities and home health care.



Part B **(Medical Insurance)**

is also part of Original Medicare and covers outpatient care, certain doctors' services, medical supplies and preventive care.



Part C **(Medicare Advantage)**

is an **all-in-one** alternative to Original Medicare to enhance your health coverage. Medicare Part C, such as a plan from GlobalHealth, **combines Part A and Part B** and often **Part D** prescription drugs. Medicare Part C usually offers more benefits for services such as dental, vision and low to no copays on physician visits. You must have Medicare Part A and B to enroll in a Medicare Advantage plan.



Part D **(Prescription Drug Coverage)**

is an optional part of Medicare that provides prescription drug coverage. You must have Medicare Part A and/or B to enroll in a prescription drug plan. Many of GlobalHealth plans include prescription drug coverage.

Medicare Options *Comparison*

	Original Medicare		Medicare Advantage	Prescription Drug Coverage	Medicare Supplement
	Part A	Part B	Part C (And sometimes Part D)	Part D	
Inpatient Hospital Stay	✓		✓		✓
Primary Care Physician Visits (PCP)		✓	✓		✓
Outpatient Visits		✓	✓		✓
Lab Tests		✓	✓		✓
X-Rays		✓	✓		✓
Preventive Exams		✓	✓		✓
Prescription Drugs		✓	✓	✓	✓
How Do I Get Prescription Drug Coverage?	You purchase a Part D or an MA-PD Plan		Included in Medicare Advantage Prescription Drug Plans (MA-PD)	Included	You purchase a Part D plan in addition to the supplement
What Do I Pay?	No monthly premium. Deductible and coinsurance.	Monthly Part B premium (standard costs is \$148.50 per month), deductible and coinsurance	You must have Medicare Part A & B*. There are MA and MA-PD plans with \$0 monthly premiums, no medical or drug deductibles.	You must have Medicare Part A and/or Part B and pay a Part D monthly premium (average cost is \$39.62 per month)	You must have Medicare Part A and B*, may pay a Medicare Supplement monthly premium (average cost is \$149.81 per month for Plan F), and may pay a deductible
Is There a Maximum Out-of-Pocket Protection?	No	No	Yes! All Medicare Advantage plans have a medical maximum out-of-pocket protection	No	Depends on the plan
Will it Pay for Extra Benefits, such as Vision, Dental, Over the Counter Items and Fitness Benefits?	No	No	Yes! Many Medicare Advantage plans offer additional benefits	No	No

Other Healthcare Expense Examples:					
	Original Medicare			Prescription Drug Coverage	Medicare Supplement
	Part A	Part B	Part C (And sometimes Part D)	Part D	
4 PCP Visits with Lab and X-Rays	Not Covered	Part B monthly premium of \$148.50 x12 (or higher).	Monthly premium* (many times \$0 options) x 12. No deductible. No coinsurance. Simple copays. Maximum out-of-pocket protection.	Not Covered	Monthly premium*. May pay a deductible.
2 Specialist Visits	Not Covered	Part B deductible \$203 and 20% coinsurance.			
What If You Had a Hospitalization?	\$1,484 deductible	Not Covered			

*Must continue to pay Part B premium. Dollar amounts provided are informational only and may change year to year.

Sources: <https://www.medicare.gov/index.php/your-medicare-costs/medicare-costs-at-a-glance>

<https://www.medicare.gov/your-medicare-costs/part-b-costs>

<https://www.medicarehelp.org/2021-part-d/state/oklahoma>

<https://medicarewire.com/medigap/plans/oklahoma/>



What are the *different Enrollment Periods*?

Special Enrollment Period (SEP)

Certain qualifying events may allow plan changes throughout the year.
Can you answer yes to at least one of these questions?

Do you have **both**
Medicare and Medicaid?

Have you
recently moved?

Are you leaving your
employer or union coverage?

Has your plan been
discontinued?

Are you turning **65** soon or have you turned **65** within the last 3 months?

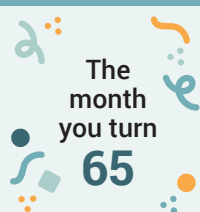
You can enroll in a Medicare Advantage plan during a 7-month window around your 65th birthday:

3 months before you turn 65 • The month you turn 65 • 3 months after your birthday month

3
months
before the
month
you turn 65

2
months
before the
month
you turn 65

1
month **before**
the month
you turn 65



1
month
after the
month
you turn 65

2
months
after the
month
you turn 65

3
months
after the
month
you turn 65

Annual Enrollment Period

If you are a current Medicare beneficiary who doesn't qualify for an SEP, you can review your coverage options, but cannot enroll in a different plan until the Annual Enrollment Period. The Annual Enrollment Period (Oct 15 - Dec 7) is a short window of time when you can enroll or make changes to your current Medicare Advantage coverage.



Call to see if you qualify for a Special Enrollment Period.

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Do you *qualify for Extra Help*?

Many people on Medicare do not realize they may qualify for *Extra Help* paying for their *prescription drug costs*.

To qualify:

- You must have **Medicare Part A** and/or **Part B**.
 - You must fall under a certain income threshold.
-

Think you may qualify for *Extra Help*?

Call now!
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What questions should I consider when selecting a plan?

- Can I talk to **someone local**?
- Is the plan **easy to use**?
- What is the **monthly plan premium**?
- Are there **medical and drug deductibles**?
- What are the **costs for the services I use most often**?
 - Are there **extra benefits** such as **vision, dental and over-the-counter allowances**?
- What is my **maximum out-of-pocket protection**?
 - What are the **costs to see my physician**?
 - What are the **costs for my prescriptions**?

GlobalHealth is Oklahoma-based and may be able to help you *save BIG on your Medicare expenses.*

Enrolling in the right Medicare plan option is an important decision. Our local and friendly agents can help you **understand your Medicare options.**



GlobalHealth

Call our Medicare Helpline Today!

844-322-6222 (TTY:711)

www.GlobalHealthMedicare.com

f www.facebook.com/GlobalHealthInc

GlobalHealth is an HMO plan with a Medicare contract. Enrollment in GlobalHealth depends on contract renewal. By calling the listed number you may be speaking with a licensed sales representative.

GlobalHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-280-5555 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-280-5555 (TTY: 711).