

Your *New to Medicare* Guide

How to get the most out of Medicare



As you become eligible for Medicare, you may have questions about your coverage options. This guide will provide you with the basics to make it easy to get started, including:

- What is Medicare
- The A, B, C, and D's of Medicare
- Comparing Original Medicare to a Medicare Advantage plan
- How and when to enroll in Medicare
- What to do if you plan to retire *after* age 65
- Why choose a Medicare Advantage plan from CCA?

What is Medicare?

Original Medicare is the federal government program that helps pay healthcare expenses for people age 65 or older—as well as people with certain disabilities, regardless of age. Original Medicare is a “fee-for-service” program, which means that you pay a fee for healthcare services as you receive them.

You have a few options when looking for a Medicare plan based on what type of coverage you want:

TRADITIONAL OPTION

Part A and Part B: Original Medicare

- Original Medicare covers:

Part A

(Hospital Insurance)



Part B

(Medical Insurance)



- You can use any doctor or hospital that takes Medicare.
- Original Medicare does not cover all your medical expenses. You are still responsible for copayments, deductibles, and coinsurance.
- It also does not cover prescription drugs, dental, vision or hearing services.

OR

“ALL-IN-ONE” OPTION

Part C: Medicare Advantage

- **Part C**, Medicare Advantage, includes all the benefits and services covered under Part A and Part B.
- Many plans also including prescription drug coverage, known as Part D.
- You may need to use a doctor or hospital in the plan’s network.
- Medicare Advantage plans typically have lower out-of-pocket costs than Original Medicare.
- Medicare Advantage plans include additional benefits such as dental, vision, hearing, transportation, and more.



PLUS

Part D: Prescription Drug Coverage









- If you want prescription drug coverage, you may need to purchase a separate **Part D** plan to help cover the cost of prescription medications.
- Many Medicare Advantage plans already include Part D coverage.

Why choose a Medicare Advantage plan?

Generally, Original Medicare only covers about 80% of the cost for most outpatient care services and you are still responsible for copayments, deductibles and coinsurance. Many people choose to enroll in a Medicare Advantage plan instead, in order to help cover more costs and to receive additional benefits.

This chart shows a quick comparison of Original Medicare to a Medicare Advantage plan and what's included with each.

	Original Medicare Parts A & B	Medicare Advantage Plans
	Freedom to choose any doctor that accepts Medicare without a referral.	Lower out-of-pocket costs, plus additional benefits.
 Prescription Drug Coverage	Not included	Included in most plans
 Dental Coverage	Not included	Most plans include coverage for preventative care, plus dentures, crowns, and more
 Vision Coverage	Not included	Most plans include coverage for an annual exam and eyewear benefits
 Hearing Coverage	Not included	Most plans include coverage for an annual exam and hearing aid benefits
 Transportation Services	Not included	Included in many plans
 Additional Supplemental Benefits	Not included	Many plans include: <ul style="list-style-type: none"> • Over-the-Counter Card: Funds to be used toward health products and sometimes food • Fitness: Reimbursements for gym memberships and fitness classes • And more!

Who is eligible for Medicare:

You can enroll in Medicare if you are age 65 or older, are under age 65 with a long-term disability, or have end-stage renal disease (ESRD)—permanent kidney failure requiring dialysis or a transplant.

How to enroll in Medicare:

If you are eligible for Medicare, you can enroll:

- Online at SocialSecurity.gov
- By calling Social Security at **1-800-772-1213 (TTY users: 1-800-325-0778)** Monday through Friday, from 7 am to 7 pm
- In person at your local Social Security office

When can you first enroll in Medicare:

If you are turning age 65, your **Initial Enrollment Period** is the time to enroll in Medicare. The **Initial Enrollment Period** (IEP) is a 7-month period that includes:



Additional Enrollment Periods:

If you do not enroll during the Initial Enrollment Period, you have two options:

- **Special Enrollment Period**—When you lose your group health coverage after age 65, you become eligible for a Special Enrollment Period, and you may enroll in Medicare at that time. This begins the month your employment or group health coverage ends (whichever happens first) and lasts eight months.
- **General Enrollment Period**—If you did not initially enroll in Original Medicare, you can enroll during the General Enrollment Period. This period runs from January 1 through March 31 every year, and your coverage will begin on July 1. If you do not sign up for Medicare when you are first eligible, you may have to pay a late enrollment penalty.

Medicare eligibility begins at age 65, but do you have to sign up for both Medicare Part A and B then? While you should not delay in signing up for premium-free Medicare Part A, deciding when to enroll and pay for Part B is more complicated. Here's what you need to know:

- If you or your spouse have coverage from an employer with **fewer than 20 employees, sign up for Part B as soon as you're eligible.**
- If your employer has **more than 20 employees, talk to your benefits manager.** You may be able to delay enrollment and avoid paying the Part B premium until you're ready to retire.



You should know that staying with your (or your spouse's) group health plan may not always be the best choice. It comes down to cost and coverage. Depending on the type of group plan and how much the employer contributes to your monthly premium, you may find that it's less expensive to switch to a Medicare Advantage plan.

If you do decide to retire later, you should speak to your benefits manager to help you understand if you need to sign up for both Medicare Part A and B when you turn age 65.

To learn more or to enroll in a CCA Medicare Plan, simply:

Visit ccama.org/new-to-medicare

or

Call 855-210-1660 (TTY:711)

from October–March, 8 am to 8 pm, 7 days a week or
from April–September, 9 am to 6 pm, Monday through Friday.

Our friendly agents will be happy to answer questions and help you through the process.

Why choose a Medicare Advantage plan from Commonwealth Care Alliance?



We deliver *uncommon care*® focused on your specific needs

Get the care you need to help you live safely and independently at home

Part of *uncommon care* means creating uncommon relationships. That's why at CCA, we work with you to understand your needs and provide the care that can keep you living safely at home for as long as possible.

Based on your unique needs, you may get access to a care team skilled in a variety of services, including nursing care, primary care, and behavioral health. Plus, we can connect you to important resources, like access to housing and food

AND, You Get Even MORE Benefits—Starting at \$0 a Month*

Our CCA Medicare Preferred (PPO) and CCA Medicare Value (PPO) Plans combine your medical, dental, and prescription drug benefits—starting at \$0. Our plans give you a wide range of benefits based on the plan you choose, that includes:

- Monthly plan payment starting at \$0
- \$0 medical deductible
- No referrals required in network
- Primary care copayments starting at \$0—PLUS a \$25 gift card after your annual wellness visit
- Prescription drugs starting at \$0
- \$0 for routine dental services
- \$0 annual eye exam with up to \$300 per year for eyewear
- Up to \$300 per year for over-the-counter health products**
- Up to 12 one-way rides per year for medical appointments
- And more! Visit ccama.org/new-to-medicare for a complete list of benefits

Costs may vary depending on plan type, product, or service.

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Learn more today. There is no obligation to enroll. CCA agents are standing by and are ready to answer all of your questions and happy to guide you through the process.

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*You may need to continue to pay your Medicare Part B premium.

**Some extra benefits are special supplemental benefits, which not all members will qualify for. Limitations, copayments, and restrictions may apply. Contact the plan for more information. Costs may vary depending on network, plan type, product, or service.

The CCA care model is adapted to individual markets, based on customer needs.

Commonwealth Care Alliance® Massachusetts CCA Medicare Preferred and Medicare Value (PPO) are health plans with a Medicare contract. Enrollment in the plans depend on contract renewal. CCA complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-610-2273 (TTY 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 866-610-2273 (TTY 711).



Your New to Medicare Checklist



CCA is here to help you every step of the way on your journey to Medicare. Here's a handy checklist to help you know when to take the next steps.

6 months before you turn 65:

- ☐ If you or your spouse is still working, meet with a benefits manager to understand what your options are.
- ☐ Note in your calendar when you can first enroll in Medicare and begin collecting the documents you will need.
- ☐ Review the Medicare plans offered by Commonwealth Care Alliance.



3 months before you turn 65:

You are in your Initial Enrollment Period (IEP) when you can first enroll in Medicare.

Important: You must enroll in Original Medicare before enrolling in a CCA Medicare Advantage plan.

Gather this information when you're ready to enroll:

- ☐ Your Social Security card
- ☐ An original or certified copy of your birth certificate
- ☐ W-2 forms from the last 2 years

Enroll in Medicare

- ☐ Apply online for Original Medicare at SocialSecurity.gov, request an application by contacting the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778), Monday - Friday, 7 am to 7 pm, or visit a local Social Security office.
- ☐ Complete and return your application to receive your Medicare card by mail.
- ☐ If you have decided to purchase a separate plan like a CCA Medicare Advantage Plan to help pay the costs not covered by Medicare, now is the time to act. Call a friendly CCA agent at 855-210-1660 (TTY: 711) to guide you through the enrollment process.

