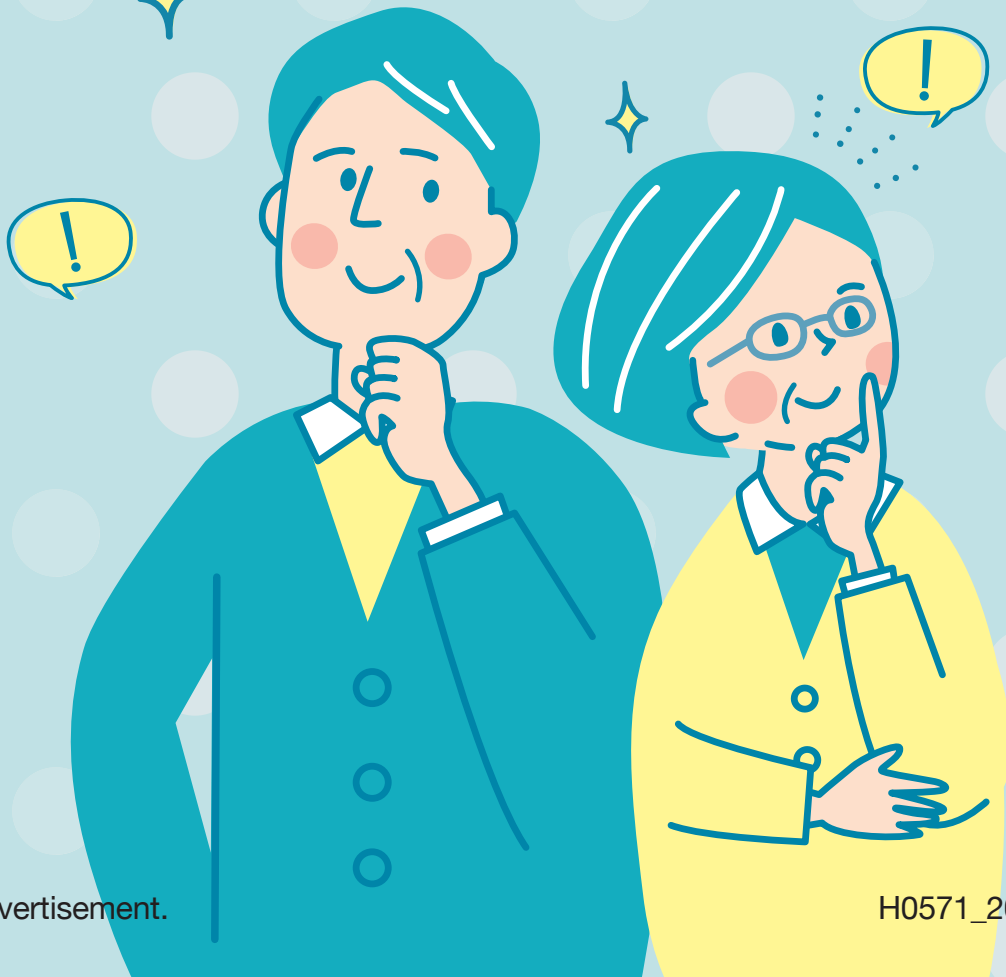




CCHP
Health Plan

MEDICARE FAQs





**MEDICARE
BASICS**

What is Medicare and who can get it?

Medicare is a health insurance program for people age 65 or older. Some younger people with certain disabilities and medical conditions like End-Stage Renal Disease (ESRD) are also eligible.

Medicare has four main parts for different types of coverage:

PART

A

Hospital Insurance

It covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care.

PART

B

Medical Insurance

Covers doctor visits, outpatient care, preventive services, lab tests, medical equipment, and some home health care.

PART

C

Medicare Advantage

Offered by private insurance companies and includes all the benefits of Part A and Part B, and often includes prescription drug coverage and additional benefits like dental and vision care.

PART

D

Medicare Prescription Drug Coverage

Provides coverage for your prescription medications. It is also offered by private insurance companies approved by Medicare.

What are my Medicare coverage options?

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage.

There are two main ways to get Medicare

Original Medicare (Part A & B)

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- Original Medicare covers only about 80% of medical costs. You are responsible for the remaining 20%.
- If you want drug coverage, you can join a separate Medicare drug plan (Part D).
- For extra cost, you can also buy Supplemental or Medigap coverage to help pay for the 20% of medical cost that Medicare doesn't cover.

Medicare Advantage (Part C)

- Medicare Advantage is an all-in-one alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans generally have lower out-of-pocket costs than Original Medicare.
- In many cases, you'll need to use doctors who are in the plan's network.
- Most plans offer extra benefits that Original Medicare doesn't cover like vision, hearing, dental, and more.
- Most plans include Part D prescription drug coverage.



MEDICARE
ENROLLMENT

● When do I enroll in Original Medicare?

When you turn 65, you are automatically enrolled in Original Medicare if you receive Social Security retirement or Railroad Retirement benefits. If you are not automatically enrolled, you can sign up during your Initial Enrollment Period (IEP). IEP begins three months before your 65th birthday, during your birthday month, and then continues for three months after your birthday. For example, if your birthday is in May, your IEP is from February to August.

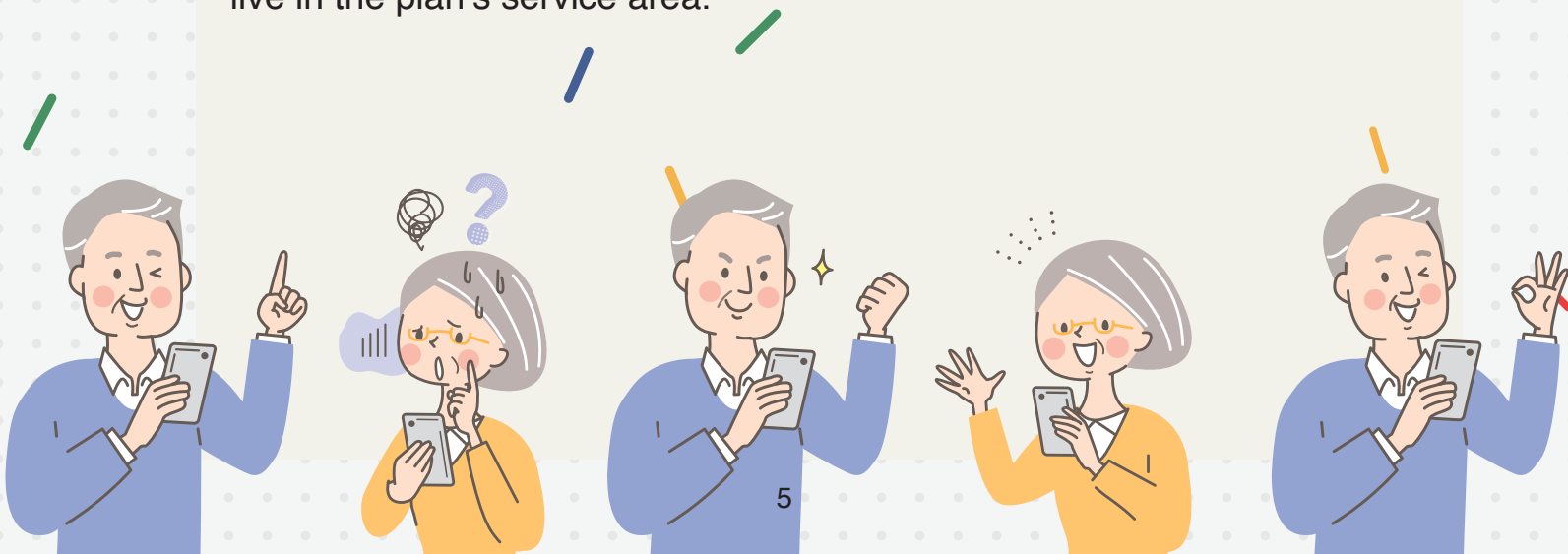
● How do I sign up for Medicare?

If you already get Social Security benefits, you will be automatically enrolled in Original Medicare (Part A and Part B) when you become eligible. If you don't get Social Security benefits and are not ready to apply for them yet, here's the easiest way to apply for Medicare when you become eligible:

- 🎯 www.ssa.gov/medicare/sign-up
- 📞 1-800-772-1213 (TTY 1-800-325-0778)
8:00 a.m. – 7:00 p.m., Monday through Friday

● Am I eligible to enroll in Medicare Advantage (Part C)?

You are eligible to enroll in a Medicare Advantage plan, such as the ones offered by CCHP, as long as you have Medicare Parts A & B, and live in the plan's service area.



● When do I enroll in Medicare Advantage (Part C)?

Initial Enrollment Period (IEP)

Begins three months before your 65th birthday, during your birthday month, and then continues for three months after your birthday.

Annual Enrollment Period (AEP)

From October 15th to December 7th every year. This is when you can change plans or enroll in a Medicare Advantage plan if you missed the chance to enroll during your IEP.

Special Enrollment Period (SEP)

If you experience a qualifying life event, you have a 60-day period (known as SEP) to sign up for a plan.

● How do I join CCHP Medicare Advantage plans?

CCHP has great Medicare Advantage options for your health coverage needs. We are committed to serving our members with our expansive choice of providers and access to top local hospitals.

San Francisco & San Mateo County residents with Original Medicare (Part A & Part B) can join CCHP Medicare Advantage plans. Contact our Medicare Enrollment Specialists for enrollment assistance:



1-888-749-5029



sales@cchphealthplan.com



What are late enrollment penalties?

Medicare Part A, B and D can have late enrollment penalties for premiums if you don't sign up for Medicare during your Initial Enrollment Period (IEP).



Part A Penalty

The Part A penalty is 10% if you are required to pay a Part A premium, to be paid twice the number of years you were eligible for Part A but did not enroll.



Part B Penalty

The Part B penalty is a 10% increase on the Part B premium for each full 12-month period did not enroll but were eligible. This is a lifelong penalty.



Part D Penalty

The Part D penalty is 1% of the average monthly prescription drug premium times the number of months late, rounded to the nearest 10 cents. The penalty is generally put in place if you're not enrolled within 3 months of Medicare Part A or Part B.

To understand the Medicare enrollment penalties, visit:
www.medicare.gov/basics/costs/medicare-costs



MEDICARE
PICK A PLAN



What Medicare Advantage plans are offered at CCHP:

For generations, it has been CCHP's mission to improve our community's health by providing high-quality, affordable healthcare. Our members' health, wellness and safety is our priority. That's why all CCHP plans, including Medicare Advantage, offer preventive care services and fitness classes at no extra cost. Most of our Medicare plans even provide incentives to help members purchase healthy foods. Members have access to care through our ever-expanding provider network and choices of top local hospitals.



Difference between Medi-Cal and Medicare:

- » **Medi-Cal (also known as Medicaid)** is a public health insurance program that provides health coverage to people with low income.
- » **Medicare** is a federal health insurance program for people age 65 or older, but some younger people are also eligible.

San Francisco residents who have both Medi-Cal and Medicare may be eligible for extra benefits through CCHP's Senior Select (HMO D-SNP) Program.






Cost of CCHP's Medicare plans:

Most of CCHP's Medicare Advantage plans have a \$0 monthly premium based on the level of Extra Help the member receives.

CCHP knows that preventive services to help maintain your health shouldn't cost extra. That's why we cover basic services like an annual screening, labs, x-rays and vaccinations without a copay. In addition, all of our Medicare Advantage plans have a \$0 deductible, which means the health services you receive are covered by us from the get-go.



Learn more about CCHP Medicare Advantage plans:

-  www.cchphealthplan.com/medicare-shopping/
-  T65@CCHPHealthPlan.com
-  1-888-749-5029 (Monday through Sunday, 8am – 8pm)

NOTES:



RESOURCES

Browse CCHP Medicare Advantage Plans here:

www.cchphealthplan.com/medicare-shopping/

Medicare Homepage:

www.medicare.gov

Medicare & You Handbook:

www.medicare.gov/publications/10050-Medicare-and-You.pdf

California Health Advocates:

www.cahealthadvocates.org/the-basics/



Talk to a CCHP Medicare specialist at **1-888-749-5029**

The [Health Insurance Counseling & Advocacy Program \(HICAP\)](#)

offers free and objective information and counseling about Medicare.

San Francisco HICAP Office: 1-415-677-7520

San Mateo HICAP Office: 1-650-627-9350

General Phone line: 1-800-434-0222

MEDICARE

FAQS



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Health Plan



www.CCHPHealthPlan.com/medicare-shopping/



Sales@CCHPHealthPlan.com



1-888-749-5029 (Monday through Sunday, 8am–8pm)

Chinese Community Health Plan (CCHP) is a Medicare Advantage HMO plan with a Medicare contract and a California Medicaid program contract for our HMO D-SNP. Enrollment in CCHP depends on contract renewal. CCHP complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.