



# Your Guide to Medicare

Your go-to resource for understanding Medicare. Get started today!



[www.cchphealthplan.com/medicare-guide/](http://www.cchphealthplan.com/medicare-guide/)



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1-888-788-2594 (Monday through Sunday, 8am-8pm)



# Medicare can be confusing

Let us guide you through the basics with ease

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Whether you are looking for a change or are new to Medicare, this guide gives you clear information and helpful checklists.

You deserve clarity and confidence when it comes to your healthcare choices. That's why we are committed to making Medicare enrollment simple and stress-free for you.

Contact us with any questions, large or small!

Yours truly,

Your CCHP Medicare Specialists

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## **Let's Start with the Basics: What is Medicare?**

Medicare is a federal program that provides health insurance primarily for people 65 and older, and some people younger than 65 who may qualify due to certain disabilities.

It has four main parts: A, B, C and D.



## PART A

### Hospital Insurance

Provides inpatient coverage such as hospitalization

- ✔ Included in Original Medicare
- ✔ Free for most people who qualify

## PART B

### Medical Insurance

Provides outpatient/medical coverage like doctor visits

- ✔ Included in Original Medicare
- ✔ You pay a monthly premium

**Parts A & B cover only 80% of medical costs and do not include Part D prescription drug coverage.**

## PART C

### Medicare Advantage Plans

An “all in one” alternative to Original Medicare offered by private health plans like CCHP. They include:

- ✔ Part A
- ✔ Part B

Plans can include:

- ✔ Part D
- ✔ Extra Benefits

With CCHP Medicare Advantage Plans, you’ll get Part D prescription coverage, as well as extra perks including vision, hearing and dental benefits, and even a monthly allowance to purchase groceries and OTC items.

## PART D

### Prescription Drug Coverage

Not included in Original Medicare - purchased through private insurance

- ✔ All CCHP Medicare plans offer prescription drug coverage

## OTHER

### Medicare Supplement / Medigap

Optional policy to cover your portion of out-of-pocket expenses if choosing to stay in Original Medicare.

- ✔ Offered by private insurance companies
- ✔ Often at high monthly premiums



## Original Medicare or Medicare Advantage?

Original Medicare doesn't cover all the care you need, such as dental, vision, prescription medications and more. In fact, Original Medicare only covers about 80% of your medical cost. We are here to help you get the coverage you need. Check out this comparison chart to understand what you get and don't get with each option.



## PART A & B

### Original Medicare

## PART C

### CCHP Medicare Advantage

(Covers Part A, B, D and more)

#### MONTHLY PREMIUMS

You pay for the Part B premium.

**CCHP plans start at \$0 monthly premium.** Members continue to pay for the same Medicare Part B premium.

#### COVERAGE

Includes hospital and medical coverage only. Prescription drug coverage is not included.

- Only covers about 80% of the medical care you need.

CCHP plans cover what Original Medicare covers, often at lower cost-share, plus prescription drug coverage and other supplemental benefits.

#### SUPPLEMENTAL BENEFITS

Original Medicare does not cover any supplemental benefit. That's why many people choose Part C Medicare Advantage.

At CCHP, we offer dental, vision, hearing coverage, acupuncture and more.

#### EXTRA PERKS

Original Medicare does not offer any extra perks.

CCHP plans include transportation services to and from your medical appointments. Some CCHP plans also include allowances for groceries to buy healthy foods and Over-The-Counter (OTC) non-prescription health and medical supplies.

#### MAXIMUM OUT-OF-POCKET COST

There is no limit to how much you have to pay for your care.

All CCHP plans have a maximum limit to how much you have to pay yearly. You won't have to pay for covered services once you reach your limit.



## **Medicare Eligibility Checklist**

Here is an outline of basic eligibility requirements for enrolling in the Medicare program. Check here to see if you are eligible.







# Medicare Eligibility Checklist

**You must be at least 65 years old.**

However, individuals under 65 with certain disabilities or specific medical conditions may also qualify.

**You must be a U.S. citizen or a legal resident.**

You must be a U.S. citizen or a legal resident who has lived in the U.S. continuously for at least 5 years.

**To qualify for premium-free Part A.**

You are eligible for premium-free Part A if you or your spouse have paid Medicare taxes for at least 10 years (40 quarters) while working.

It is important to note that this checklist provides a general overview of eligibility requirements for Medicare.

There may be additional factors and specific circumstances that can affect eligibility, please contact CCHP Medicare Specialists for more details.

### **Important Rules:**

**Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.



# Medicare Pre-Enrollment

Now that you know what Medicare is and the options available to you, it's time to enroll! Don't wait too long or you might get hit with pesky penalties. But no worries, we've got your back. Just follow this checklist and you'll be cruising into Medicare without any stress.





# Medicare Pre-Enrollment Checklist

## 7-9 months before you turn 65

- Start exploring your Medicare coverage options.

## 6 months before you turn 65

- Continue to learn about your Medicare options.
- Determine whether Original Medicare or Medicare Advantage best fits your care needs. Contact CCHP Medicare Specialists to help you decide.

## 3 months before you turn 65

- Enroll in Original Medicare through your local Social Security Office.

## Your 65th Birthday month

- Once enrolled in Original Medicare, you can sign up for a CCHP Medicare Advantage Plan.

## 3 months after you turn 65

- This is your last chance to be enrolled in Original Medicare and a Medicare Advantage Plan of your choice by now.

## If all this is confusing, we're here for you!

We're committed to making Medicare enrollment simple and stress-free for you. Call us with any questions, large or small!

### Your CCHP Medicare Specialists

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**Email:** Sales@CCHPHealthPlan.com

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