# My Medicare Registration Experience

There are thousands of web pages, carriers, plans, policies, agents and agency options. My plans and this document are a result of guidance from Kathryn Feinstone, Tonya Bagayoko and about 50 hours over 3 months studying a vast morass of Medicare associated information and initially trying to do it myself on the web (see page 2) before finishing with an agent.

Drug coverage (Part D), supplement (Medigap), vision and dental can be better using up to 4 private companies with Original Medicare. Some or all may all be covered in Medicare Advantage.

The resources I used are in this document. Additional resources include your local Social Security office (<a href="www.SocialSecurity.gov">www.SocialSecurity.gov</a>), a State Health Insurance Assistance Program (SHIP) or a private professional. SHIP is at: <a href="https://shipnpr.acl.gov/Default.aspx?AspxAutoDetectCookieSupport=1">https://shipnpr.acl.gov/Default.aspx?AspxAutoDetectCookieSupport=1</a>

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### Original Medicare vs. Medicare Advantage

There are 2 main ways to get Medicare coverage

- Original Medicare (Part A and Part B)
   Consider <u>adding</u> the following through <u>1 or more private</u> carriers. I used 3 private carriers.
  - o Prescription Drug Coverage (Part D)
  - Medicare Supplement (Medigap)
     Covers some out-of-pocket expenses (e.g. deductibles, co-payments, co-insurance costs) not covered by Medicare, but not prescription drug, visual or dental coverage.
     Multiple Policies (plans) have varying degrees of coverage. Policies A, B, C, D, F, F high deductible, G, K, L, M & N were available to me.
  - o Dental Coverage
  - Vision Coverage

Note: Each can be from different companies.

2. Medicare Advantage Plan (Part C)

A health plan offered by private insurance companies that contract with Medicare.

Commonly HMO or PPO model

Medicare Part A and B medical benefits

Generally includes prescription drugs

May include dental and vision coverage.

https://www.medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/your-medicare-coverage-choices.html

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**Medicare Part D** adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are by insurance companies and other providers.

https://www.medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/whats-medicare/what-is-medicare.html

## Medicare Supplemental (Medigap) policies

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**PACE** (Programs of All-inclusive Care for the Elderly) <a href="https://www.medicare.gov/sign-up-change-plans/medicare-health-plans/different-types-of-medicare-health-plans-.html">https://www.medicare.gov/sign-up-change-plans/medicare-health-plans/different-types-of-medicare-health-plans-.html</a>

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#### 5 Things to do in First Year

<u>https://www.medicare.gov/people-like-me/new-to-medicare/5-things-to-do-in-your-first-year-with-medicare.html</u>

### **Other Resources**

#### **AARP**

http://www.aarp.org/health/medicare-insurance/info-

2014/medicare-enrollment-facts.html

https://www.aarpmedicaresupplement.com/

 $\frac{https://www.aarpsupplementalhealth.com/content/dam/ole/MedSuppDocs/BenefitsTable/StatePlanVariations/BT28\%20116\%20STD\%20F.pdf$ 

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#### USAA

Need Member #

https://www.usaa.com/inet/ent\_logon/Logon

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#### **AETNA**

https://www2.aetnamedicare.com/documents/individual/medsupp/tn\_rates.pdf

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### Humana

https://www.humana.com/medicare/

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#### **Attendant Care Services**

Ms. Feinstone and Attendant Care Services are excellent and offer comprehensive services in Memphis, Tennessee

Kathryn Feinstone 4515 Poplar, Suite 327 Memphis, Tennessee (901) 685-3911

#### eHealth

Ms. Bagayoko is an excellent and easily understood eHealth agent. She helped me complete my journey. <a href="https://www.planprescriber.com/plan-best-for-me/">https://www.planprescriber.com/plan-best-for-me/</a>
<a href="https://www.planprescriber.com/">https://www.planprescriber.com/</a>
<a href="https://www.ehealthmedicareplans.com">https://www.ehealthmedicareplans.com</a>

Tonya Bagayoko eHealth Insurance Services, Inc Licensed Insurance Agent 1-866-211-7443, extension: 7970 Mon - Fri 9:30am - 6:00pm MDT

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### **Drug Coverage (Part D)**

NOTE: Drug coverage (Part D), supplement(Medigap), vision and dental can be better using up to 4 private companies with Original Medicare. I am using 3 commercial carriers. Medicare Advantage can include some or all of these. Start at https://www.medicare.gov



PART D - Drug coverage - The first screen to find plans https://www.medicare.gov/find-a-plan/questions/home.aspx

Zip (Caution:: These are location dependent. Coordination is needed is you change Zip codes) Original Medicare

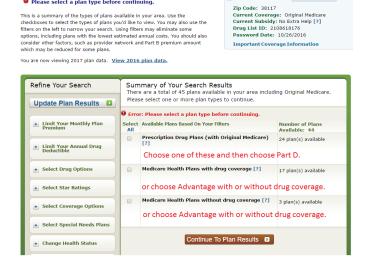
No extra help (Tenncare, Medicaid...)

### Enter medications

Your Information contains 1 error

Please select a plan type before continuing.

## Step 4 of 4: Refine Your Plan Results



## **Supplements and Other Insurance**

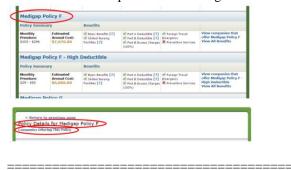
NOTE Drug coverage, supplement, vision and dental can be better from 4 companies if with Original Medicare. These may be covered in Medicare Advantage. Start at https://www.medicare.gov



Zip (Caution: These are Zip location dependent. Coordination is needed is you change Zip codes) No

OK to save or not

Plan F has most comprehensive coverage.



## Vision and Dental

Vision and dental along with Part D and Medigap were coordinated by eHealth. My agent Tonya Bagayoko was easy to understand and excellent. She is at 1-866-211-7443, extension: 7970. eHealth agent fees are paid by the companies.

https://www.planprescriber.com/plan-best-for-me/ https://www.planprescriber.com/ https://www.ehealthmedicareplans.com