

## 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 ([www.SocialSecurity.gov](http://www.SocialSecurity.gov)), a State Health Insurance Assistance Program (SHIP) or a private professional. SHIP is at: <https://shipnpr.acl.gov/Default.aspx?AspxAutoDetectCookieSupport=1>

### Original Medicare vs. Medicare Advantage

There are 2 main ways to get Medicare coverage

#### 1. Original Medicare (Part A and Part B)

Consider adding the following through 1 or more private carriers. I used 3 private carriers.

- 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, vision 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.

- 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>

**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

<https://www.medicare.gov/supplement-other-insurance/compare-medigap/compare-medigap.html>

<https://www.medicare.gov/find-a-plan/results/medigapresults/medigap-view-all-policies.aspx>

<https://www.medicare.gov/find-a-plan/results/medigapresults/medigap-plan-details.aspx>

=====

**PACE** (Programs of All-inclusive Care for the Elderly)

<https://www.medicare.gov/sign-up-change-plans/medicare-health-plans/different-types-of-medicare-health-plans-.html>

### 5 Things to do in First Year

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

### Other Resources

#### AARP

<http://www.aarp.org/health/medicare-insurance/info-2014/medicare-enrollment-facts.html>

<https://www.aarpmedicaresupplement.com/>

<https://www.aarpsupplementalhealth.com/content/dam/ole/MedSuppDocs/BenefitsTable/StatePlanVariations/BT28%20116%20STD%20F.pdf>

#### USAA

Need Member # \_\_\_\_\_

[https://www.usaa.com/inet/ent\\_logon/Logon](https://www.usaa.com/inet/ent_logon/Logon)

#### AETNA

[https://www2.aetnamedicare.com/documents/individual/medsupp/tn\\_rates.pdf](https://www2.aetnamedicare.com/documents/individual/medsupp/tn_rates.pdf)

#### Humana

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

#### 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.

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

<https://www.planprescriber.com/>

<https://www.ehealthmedicareplans.com>

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

## 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>

Find health & drug plans

Find and compare drug plans, health plans, and Medicare Supplement Insurance (Medigap) policies.

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

### Step 4 of 4: Refine Your Plan Results

Your selection contains 1 error

**Please select a plan type before continuing.**

This is a summary of the types of plans available in your area. Use the checkboxes to select the types of plans you'd like to view. You may also use the filters on the left to narrow your search. Using filters may eliminate some options, including plans with the lowest estimated annual costs. You should also consider other factors, such as provider network and Part B premium amount which may be reduced for some plans.

You are now viewing 2017 plan data. [View 2016 plan data.](#)

My Current Profile    Update Search

Zip Code: 38117  
Current Coverage: Original Medicare  
Current Subsidy: No Extra Help [?]  
Drug List ID: 2108618176  
Password Date: 10/26/2016

Important Coverage Information

Refine Your Search

Update Plan Results

Limit Your Monthly Plan Premium

Limit Your Annual Drug Deductible

Select Drug Options

Select Star Ratings

Select Coverage Options

Select Special Needs Plans

Change Health Status

Summary of Your Search Results

There are a total of 45 plans available in your area including Original Medicare. Please select one or more plan types to continue.

Error: Please select a plan type before continuing.

Select	Available Plans Based on Your Filters	Number of Plans Available:
<input type="checkbox"/>	Prescription Drug Plans (with Original Medicare) [?]	24 plan(s) available
<input type="checkbox"/>	Medicare Health Plans with drug coverage [?]	17 plan(s) available
<input type="checkbox"/>	Medicare Health Plans without drug coverage [?]	3 plan(s) available

Choose one of these and then choose Part D.

or choose Advantage with or without drug coverage.

or choose Advantage with or without drug coverage.

Continue To 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>

Find a Medigap policy

Find and compare drug plans, health plans, and Medigap

When can I buy Medigap?

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.

Medigap Policy F - High Deductible

Policy Summary	Benefits
<b>Monthly Premium:</b> \$103 - \$246 <b>Estimated Annual Cost:</b> \$7,070.00	Basic Benefits [?] Skilled Nursing Facilities [?] Part A Deductible [?] Part B Deductible [?] Foreign Travel Emergencies Part B Excess Charges Preventive Services (100%)

View companies that offer Medigap Policy F - High Deductible

View All Benefits

## 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>