



WELCOME TO MEDICARE

Presented by the Ohio Senior Health
Insurance Information Program (OSHIIP)



OHIO SHIP

- Premier, federally funded program for Medicare education in Ohio
- 54 SHIPs, in every state and US territories (may go by another name)
- OSHIIP Services
 - Hotline: 800-686-1578
 - Online appointments: OSHIIP Medicare Counseling (office365.com)
 - Speakers Bureau
 - Volunteer training for local, personalized counseling services

SHIPs are...

- ✓ Objective
- ✓ Free
- ✓ Local
- ✓ Confidential
- ✓ In-Person
- ✓ Virtual
- ✓ No Sales

Educated



507,648
at free
public events



**Saved Ohio
Medicare
patients**

\$77 million



Assisted

76,510

disabled Ohioans to
navigate Medicare

Provided free counseling and
claims help

328,643

Medicare patients, families, caregivers



Enrolled

317,151

Ohioans into financial savings
programs and cost-effective plans

Reached



218,499

underserved (rural, low-
income, English as second
language) Ohioans

**OSHIIP BY
THE
NUMBERS
IN 2025**

WHAT IS MEDICARE?

Federal health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for those who are:

- 65 and older
- Any age and disabled
- Diagnosed with End Stage Renal Disease (ESRD) or ALS

Option 1

Original Medicare

Part A and Part B

+

Secondary Insurance

MedSup, GHI, or Medicaid

+

Rx Coverage

Part D or GHI

OR

Option 2

Medicare Advantage

Part C

1. Hospitalization
2. Medical
3. Rx (MA-PD)

APPLYING FOR MEDICARE

- Enrollment is automatic if you get Social Security benefits prior to Medicare eligibility
- All others must apply with Social Security during their 7-month Initial Enrollment Period (IEP)
 - 3 months before your 65th birthday
 - Starts 1st of your birthday month
 - Month of your 65th birthday
 - Starts 1st of next month
 - 3 months after your 65th birthday
 - Starts 1st of next month





APPLYING FOR MEDICARE

- **Apply for Medicare Part A & B at ssa.gov/benefits/medicare**
- **OR**
- **Contact the Social Security Office and schedule an appointment**
 - Social Security - 800-772-1213, Monday - Friday 8:00 AM to 7:00 PM
 - Hearing Impaired - 800-325-0778 toll-free TTY number



THINGS TO CONSIDER AT 65

- **Current employer group health plan (you and spouse's)**
 - Special Enrollment Period (SEP)
- **COBRA - not CURRENT group health insurance**
- **IRMAA considerations**
- **Health Saving Account (HSA)**
- **Marketplace**
- **Retirement insurance**
- **Part B Penalty of 10% for Medicare Premium**

*Read more about the SEP and other SSA updates



ORIGINAL MEDICARE VS MEDICARE ADVANTAGE

Original Medicare	Medicare Advantage
Covers Parts A and B; may need stand-alone Part D plan for prescription drug coverage	Covers Parts A and B; usually includes Part D benefits
Can see any provider in the U.S as long as they accept Medicare	May be restricted to seeing in-network providers
No referral needed to see specialist	May need referral to see specialist
Part A hospital deductible, coinsurances, and premium for some people; Part B deductible, premium, coinsurance	Costs and rules vary depending on plan; usually fixed amount (copayment) for most services
Does not cover excluded services	May cover excluded services
Can have Medigap/MedSup	Cannot have Medigap/MedSup



MEDICARE OPTION 1

- **Primary Coverage**
- **Secondary Coverage**
- **Prescription Drug Coverage**

**Original
Medicare**

Part A and Part B

+

**Secondary
Insurance**

MedSup, GHI, or Medicaid

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Part D or GHI

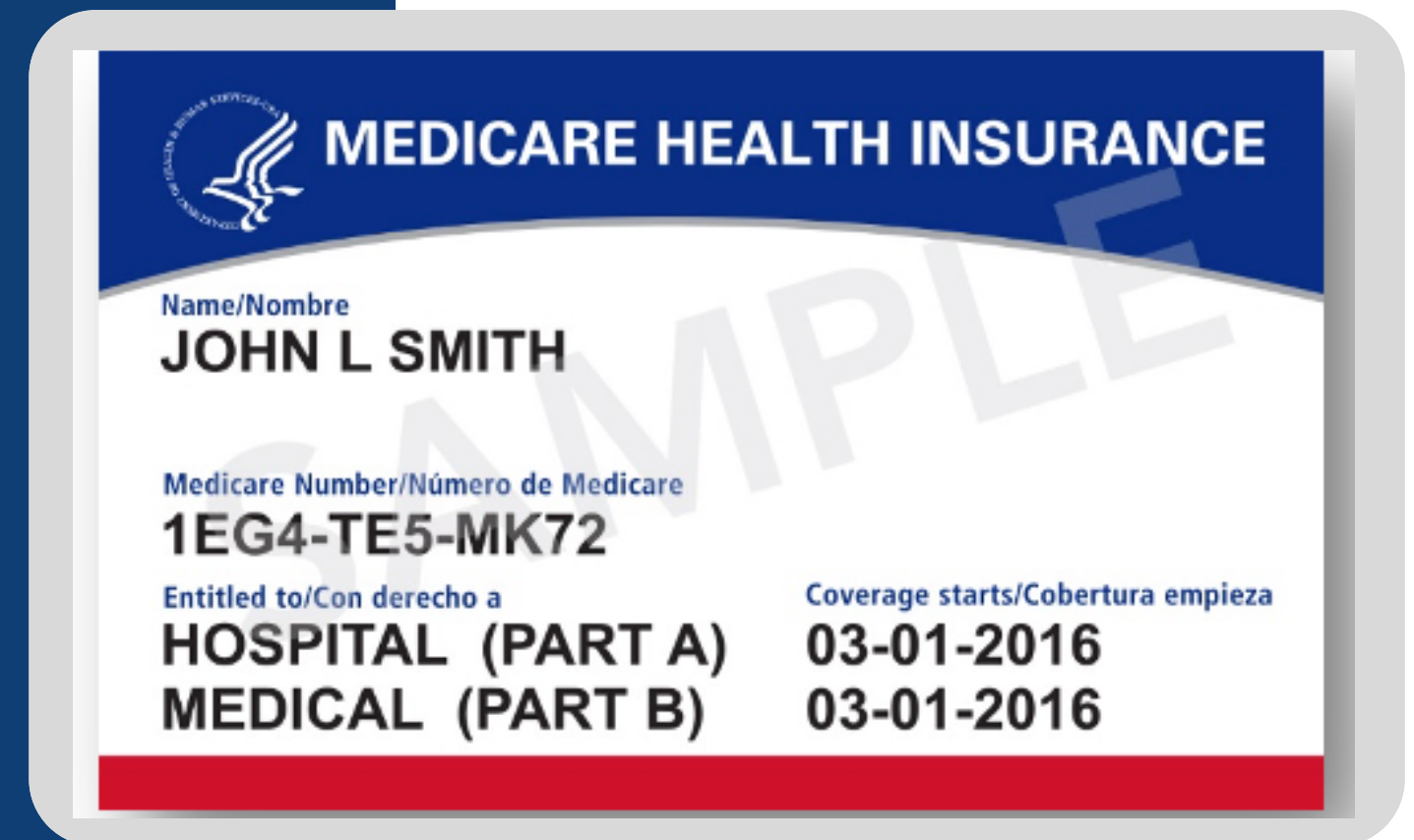
MEDICARE PART A AND PART B

Part A - Hospital

- Inpatient hospitalization
- Skilled nursing facilities
- Home health care
- Hospice

Part B - Medical

- Outpatient services
- Doctors/providers
- Preventive benefits
- Durable medical equipment



**Medicare was never
intended to pay 100% of
health care costs**

**Medicare does not cover
non-medically necessary
services or care outside
the USA in most cases**

MEDICARE PREVENTIVE BENEFITS

- **Welcome to Medicare physical**
- **Screening tests and procedures**
- **No out-of-pocket costs for MOST preventive benefits**
- **Examples:**
 - Flu, Pneumonia, Hepatitis B vaccines, COVID
 - Welcome to Medicare physical and annual wellness checks
 - Diabetes testing supplies



VISION AND DENTAL

Medicare does NOT cover vision and dental services

- Will cover vision services related to disease
 - Cataract removal, glaucoma testing/treatment, etc.

Some Medicare Advantage plans will cover

- Usually limited to basic services
- May impose waiting periods and coverage limits
- Use in-network providers
- May require additional premium

Check with the plan - they are all different!



ORIGINAL MEDICARE COSTS



	Original Medicare (Option 1)	MA/Part C (Option 2)
Premium	\$202.90 Monthly Part B premium \$0 Monthly Part A premium	- Varies by Plan - Still Pay Medicare Premium
Deductible	- Part A deductible - \$1,736/ benefit period - Part B deductible - \$283/annual	Varies by Plan
Medical Copayments	20% coinsurance for Part B-Covered services	Varies by Plan
Hospital Copayments	- Days 1-60 \$0 - Days 61-90 \$434 Per Day - Days 91-150 \$868 - SNF Day 1-20 \$0 - SNF Days 21-100 \$217	- Varies by Plan - Different from Original Medicare
Maximum out-of-pocket (MOOP) limit	No MOOP	All plans have a MOOP

SECONDARY INSURANCE

Group Health Insurance (GHI)

- Insurance from a former employer or union that supplements Medicare

Medicaid

- Assistance for those with limited income and resources
- Medicare Savings Programs

Medicare Supplemental Insurance

- Private insurance coordinates with Original Medicare
- Also called Medigap or MedSup

**Original
Medicare**

Part A and Part B

+

**Secondary
Insurance**

MedSup, GHI, or Medicaid

MEDICARE SUPPLEMENT INSURANCE

No Network

- Can use any provider or hospital that accepts Medicare
- Medicare Select plans may offer lower premiums, but require use of specific hospitals
- No ANNUAL enrollment

Pay only after Original Medicare (Parts A & B)

- Original Medicare will pay its share of the Medicare-approved amount for covered healthcare costs, your supplement then pays its share
- Little or no out-of-pocket cost after monthly premium



MEDICARE SUPPLEMENT INSURANCE

Plans are standardized

- All companies sell same plans (A,B,C,D,F,G,K,L,M,N)
- Plan premiums vary between companies

Guaranteed Issue

- **Open Enrollment** - 6 months beginning with Part B effective date at age 65 or older
- **Special circumstances** - typically 63 days after loss of coverage



MEDICARE OPTIONS



**Department of
Insurance**

Senior Health Insurance
Information Program

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MEDICARE PART D

Medicare's Prescription Drug Coverage

- Offered by private companies that contract with Medicare
- Available two ways:
 - Stand Alone Prescription Drug Plans (PDPs)
 - Available through Medicare Advantage Plans (MAPDs)

ALL people with Medicare can get Part D

- May not need Part D if you have creditable coverage

Open Enrollment October 15 - December 7

- Coverage begins January 1
- Special enrollment times based on circumstance



REVIEW DRUG PLANS EACH YEAR

- **Convenience**
 - Network and preferred pharmacies
 - Mail order option
- **Coverage**
 - All plans have a different formulary
 - Take the formulary with you when seeing your physicians
- **Cost**
 - Know all possible costs!



2026 PART D COSTS

- All plans have a different cost structure and formulary
- Costs based on individual's drug needs and change annually
- Review the explanation of benefits
- Payment plan option
- Compare plans on [medicare.gov](https://www.medicare.gov) or by contacting OSHIIP



MEDiCARE

Monthly premiums	\$0-\$123.40
Annual Deductible	\$0-\$615
Copays/Coinsurance	25% or flat Copay amount
Out of Pocket Max	\$2100

KNOW YOUR OPTIONS



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Insurance**
Senior Health Insurance
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MEDICARE ADVANTAGE

Eligibility:

- Enrolled in Part A & B
- Live within the plan's service area (county)
- No age or medical restrictions

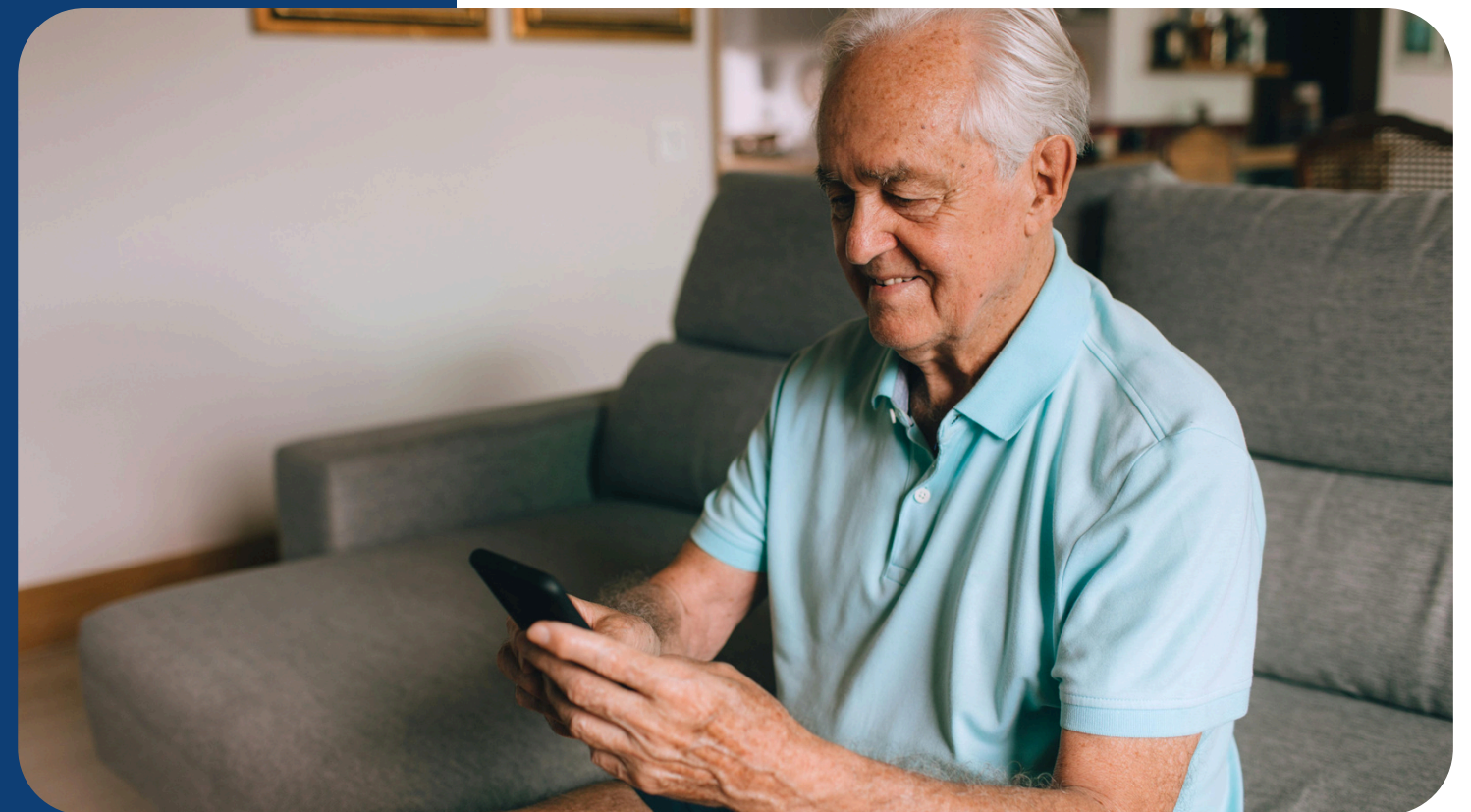
Alternative to Original Medicare

- Offered by private companies to replace Original Medicare
- Plan types:
 - HMO (Health Maintenance Organization)
 - PPO (Preferred Provider Organization)
- Most plans include Part D benefit (MAPD)
- Enrollees pay Part B premium and any other applicable costs
- Networks, referrals, prior authorization, premiums, and copays vary by plan



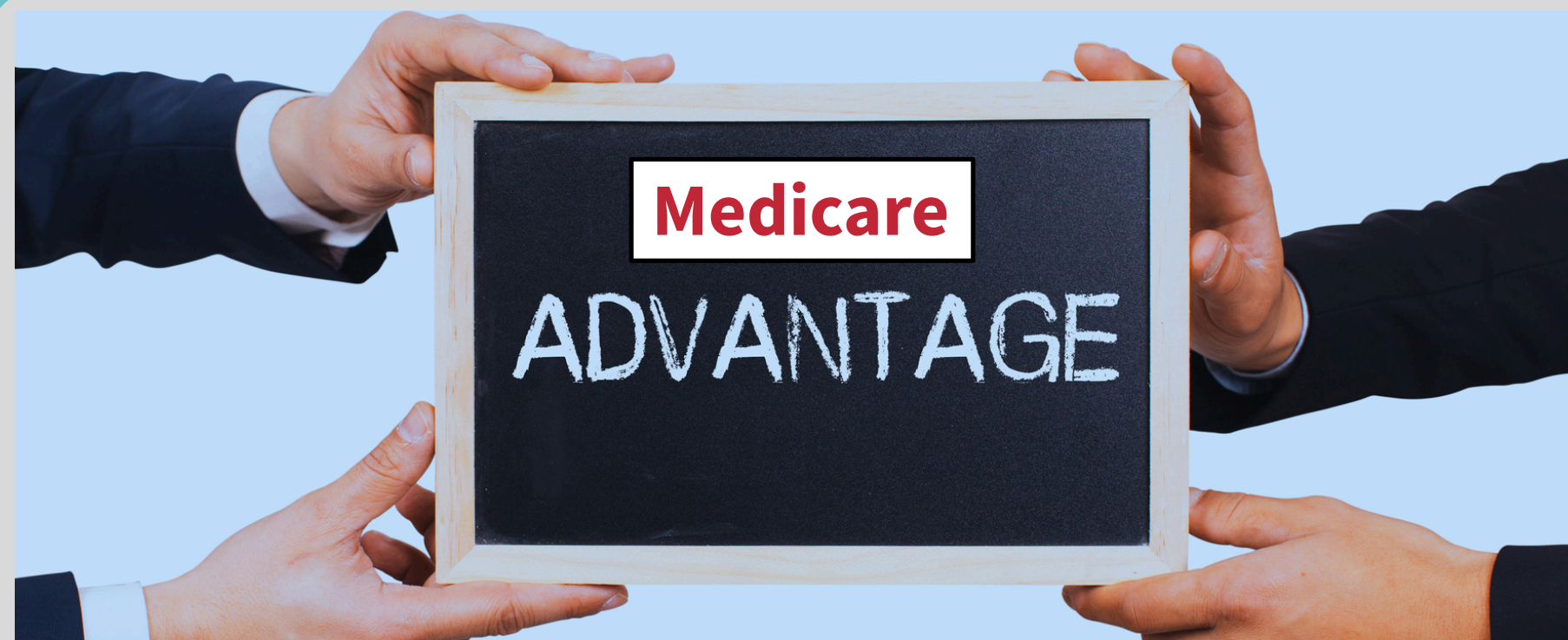
MEDICARE ADVANTAGE

- **Initial Enrollment Period**
 - 7 months surrounding Medicare eligibility
 - Can make one change in first 3 months
- **Open Enrollment October 15 - December 7**
 - Coverage begins January 1
 - Other enrollment times based on circumstances
- **MA Open Enrollment January 1 - March 31**
 - Switch MA plans
 - Drop MA Plan and return to original Medicare
 - Coverage begins first of month after you enroll



2026 MEDICARE ADVANTAGE COSTS

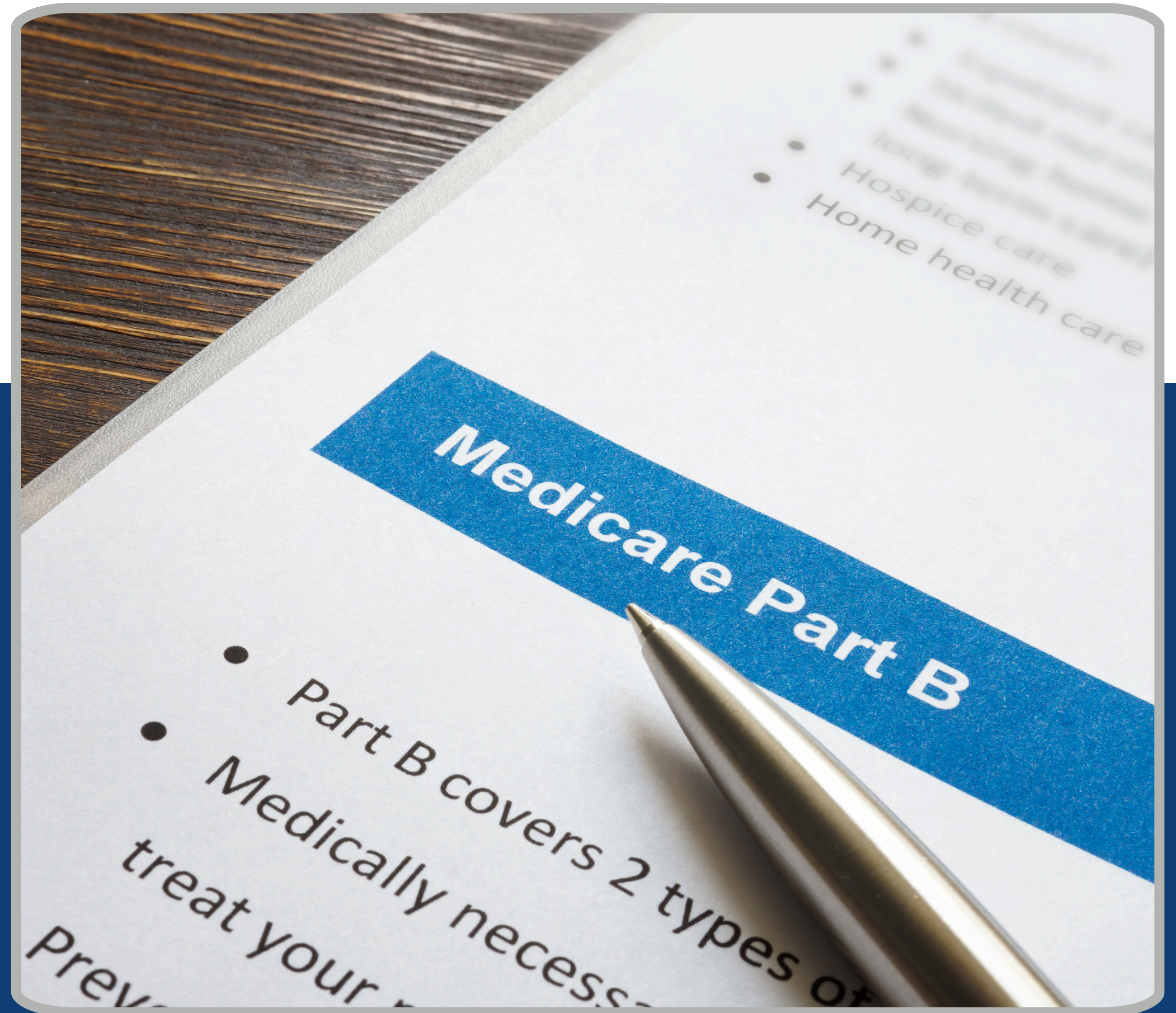
- All plans have a different cost structure and network
- Plan contracts can change annually
- Review Annual Notice of Change every year
- Check for in-network providers and other network restrictions



	Review Plan Specific Costs Prior To Enrolling!
Monthly Premiums	\$0-\$295
Annual Deductible	Most do not have, check with plan.
Copays/Coinsurance	% or flat amount – varies by plan for all services
Maximum Out-of-Pocket (MOOP)	\$2,800 - \$13,900

2026 MEDICARE SAVINGS PROGRAMS (MSP)

- **Pay Part B Premium**
 - QMB pays Part A & B coinsurance and deductibles
- **Income less than:**
 - \$1,781/mth - single
 - \$2,400/mth - married
- **Resources less than:**
 - \$9,660 - single
 - \$14,470 - married



2025 LOW INCOME SUBSIDY

- **Extra help with prescription drug costs:**
 - Eligible for NO premium
 - NO deductible
 - Copays no more than \$4.90/\$12.15
- **Income:**
 - Single - \$1,976
 - Married - \$2,664
- **Resources:**
 - Single - \$17,600
 - Married - \$35,130



WHAT ARE THEY SELLING?



MEDICARE BENEFITS HOTLINE NOW OPEN
FREE MEDICARE BENEFITS REVIEW

ATTENTION!
EVERYONE ON MEDICARE!

800-384-8208
FREE MEDICARE BENEFITS REVIEW

\$20,000 DENTAL BENEFIT

STOP BEING MEDICARE CONFUSED

Medicare Food Allowance

Image of various fresh vegetables and fruits including tomatoes, cucumbers, and leafy greens.

MEDICARE HEALTH INSURANCE

JOHN L. SMITH
1554-753-9072
HOSPITAL (PART A) 01-01-2019
MEDICAL (PART B) 01-01-2019

Andromeda Deberry
Licensed Insurance Agent for MedicareAdvantage.com

CALL NOW 800-486-8980 TTY 711

ATRIO HEALTH PLANS

myATRIO FLEX CARD

1234 5678 9101 1121

09/29

JOHN H. SMITH

VALID ONLY IN THE UNITED STATES

DEBIT VISA

Dental

Hearing

OTC

Vision

Fitness Membership

MEDICARE ADVANTAGE ADVISORS™

POWERED BY BARRINGTON MEDIA GROUP — A NON-GOVERNMENTAL ENTITY

Can I Get A Plan With Extra Benefits Or SAVE MONEY?

800-354-1391 TTY: 711

CALL TO SPEAK WITH A LICENSED INSURANCE AGENT

MOVING BETWEEN OPTIONS

- **Supplement to Medicare Advantage**
 - Guaranteed Issue anytime enrollment is open
- **Supplement to Supplement**
 - No Guaranteed Issue
 - Can try anytime
 - No annual open enrollment period
- **Medicare Advantage to Medicare Advantage**
 - Guaranteed Issue anytime enrollment is open
- **Medicare Advantage to Supplement**
 - No Guaranteed Issue
 - Unless in a Special Enrollment Period



AT A GLANCE



**Department of
Insurance**
Senior Health Insurance
Information Program

	Medicare Supplement	Medicare Advantage
Cost	• Part B Premium • Higher plan premium • \$150-\$200+ monthly • Little or no out of pocket cost when used	• Part B Premium • Lower plan premium • \$0-\$100/month • Charged out of pocket cost as plan is used
Provider Choice	• Any provider that accepts Medicare • May have foreign travel emergency coverage	• Plan will have a provider network. Cost will be higher out of network • Check with plan for travel restrictions
Considerations	• Important to use any provider without network restrictions • Can afford higher monthly premiums	• Willing to use network of providers • May have added benefits (vision, dental, hearing, fitness, etc.)
Drug Coverage Included?	• No • Need to purchase separate Part D Plan	• Yes • Some plans available without drug coverage

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PROTECTION AGAINST MEDICARE FRAUD



Report Improper Agent Activity

- Door-to-door sales
- Giving out cash gifts or gifts exceeding \$15
- High pressure sales tactics
- Mistrepresenting a plan or giving incomplete information
- Representing themselves as Medicare
- 800-686-1527

ProSeniors is Ohio's Senior Medicare Patrol (SMP)

- Responds to reported fraud, waste, and abuse
- 800-488-6070

FRAUD ALERT



OHIO SENIOR HEALTH INSURANCE INFORMATION PROGRAM (OSHIIP)

800-686-1578

oshiipmail@insurance.ohio.gov

OSHIIP Medicare Counseling (office365.com)

insurance.ohio.gov/OSHIIP

Medicare.gov

1-800-MEDICARE

[medicare.gov](https://www.medicare.gov)



800-772-1213

[ssa.gov/benefits/medicare](https://www.ssa.gov/benefits/medicare)