

WEST SUBURBAN HEALTH GROUP (WSHG), 2014-2015

EXPLANATION OF MEDICARE PLANS

	MEDICARE SUPPLEMENT PLANS	MEDICARE REPLACEMENT PLANS ("Medicare Advantage" plans)
Who is eligible to join?	Retirees and spouses of retirees with Medicare Part A & Part B	
What's the BASIC difference between "supplement" and "replacement" plans?	The member maintains Medicare and receives the supplemental benefits offered by the health plan. Medicare is the primary payer for Medicare covered services and health plan pays secondary. Health plan pay primary for services covered by the plan but not covered by Medicare.	The member signs over his/her Medicare benefits to the Medicare Advantage (MA) plan and does not retain original Medicare during the period of enrollment. The MA plan pays all Medicare-covered services and provides additional benefits. Each year the member may choose to go back to original Medicare or remain with a Medicare Advantage plan.
Who pays the doctors, hospitals and other health care providers?	<p style="text-align: center;"><i>For Medicare covered services:</i> Medicare pays primary & health plan pays secondary.</p> <p style="text-align: center;"><i>For services covered by the health plan but not covered by Medicare:</i> Health plan pays and member pays his/her cost/share, if applicable.</p>	<p style="text-align: center;"><i>For Medicare covered services and services covered only by the health plan:</i> Health plan pays.</p> <p style="text-align: center;">Health plans enter into contracts with Center for Medicare & Medicaid Services (CMS). CMS pays the health plan a monthly amount to cover costs of care for enrolled Medicare Advantage (MA) members. Health plan pays providers for all covered services.</p>
Prescription Drug (RX) Coverage	<p>As of 1/1/14 WSHG's Medicare supplement plans have RX coverage through Medicare Part D plans (PDPs).</p> <p style="text-align: center;">Members should <u>not</u> buy Medicare Part D individually because members are automatically enrolled in a Part D plan when they enroll in a Senior plan through the Town.</p>	<p>WSHG's Medicare Advantage (MA) plans have unlimited RX coverage. Medicare Part D is built into MA plans and may be enhanced with additional coverage. Members are automatically enrolled in Part D through the MA plan.</p> <p style="text-align: center;">Members should <u>not</u> buy Medicare Part D individually.</p>

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Types of Medicare plans	Medicare traditional indemnity type plans	Medicare HMO wrap plans (also called Medicare HMO medigap plans)	Medicare Advantage HMO plans
Examples of types	<ul style="list-style-type: none"> – BCBS Medex, – Harvard Pilgrim Medicare Enhance – Tufts Medicare Plus Supplement 	<ul style="list-style-type: none"> – Managed Blue for Seniors 	<ul style="list-style-type: none"> – Fallon Senior Plan – Tufts Medicare Preferred HMO
Provider Network	No network. All Medicare- participating providers must accept the plan.	There is a provider network of Medicare- participating providers that agree to accept the plan and its terms and payments. Usually the network is the same as the commercial HMO network.	There is a provider network. Usually it is a <i>subset</i> of the commercial HMO network.
Service area	Nationwide	HMO service area for full benefits. Nationwide for Medicare-only level of coverage and nationwide for full coverage for emergencies/urgent care.	Medicare HMO service area and nationwide for emergencies and urgent care only.