

# The Things No One Tells You About Medicare

Today's Presenter:

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# Navigating the Medicare Maze



# Does this look familiar?



# WHEN AND HOW TO SIGN UP

- ▶ Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a Disability, End-Stage Renal Disease (ESRD), or ALS
- ▶ Enrollment Periods
  - Turning Age 65
    - Begins Three months before your birth month
    - Where Do You Sign Up?
      - ▶ Born in US – SSA.gov or call – in person usually not needed
      - ▶ Born outside of US – in person at your Social Security office
  - Losing group insurance
    - Within 8 months after you or your spouse stopped working
    - 33% of Americans continue to work after age 65
    - Where Do you Sign Up?
      - ▶ You must go in person to your local Social Security office



# The Four Parts of Medicare



Part A Hospital  
Insurance



Part B Medical  
Insurance

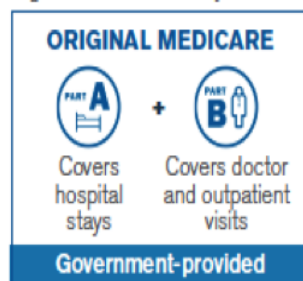


Part C Medicare  
Advantage Plans  
(like HMOs and  
PPOs). Includes  
Part A & B and  
sometimes Part  
D coverage



Part D Medicare  
Prescription  
Drug Coverage

# THREE OPTIONS:



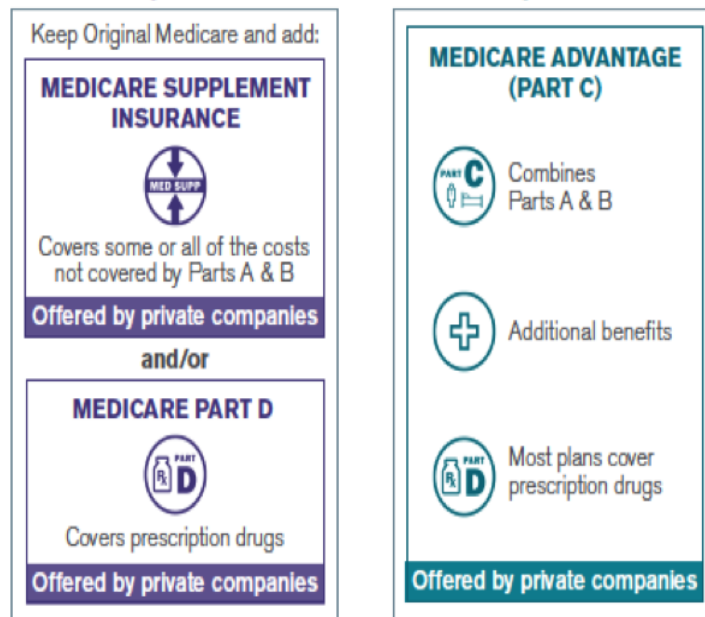
## Step 2

If you need more coverage, you have choices.

### Option 1

or

### Option 2



# Some differences:

	Original Medicare	Supplement (MediGap)	Part C Medicare Advantage
International Emergency Care	Not Covered	Limited and/or Lifetime Maximum – \$50k	Most Plans – UNLIMITED
Skilled Nursing	3 Day Hospital Stay	3 Day Hospital Stay	No 3 Day Minimum Hospital Stay
Choice	Any Dr. or Facility that accepts Medicare	Any Dr. or Facility that accepts Medicare	If HMO – Within the Medical Group (Referral Needed) If PPO – Still has a Network (No Referral Needed)
Additional Options	NONE	Some offer gym memberships and/or optional dental/vision riders	Many offer gym memberships, transportation, acupuncture, hearing aids and/or optional dental/vision riders, etc.

# KEEPING THE SAME PLAN EVERY YEAR

## ALL PLANS CHANGE THEY MUST BE REVIEWED ANNUALLY

- ▶ Annual Notice of Change (ANOC)  
Part C & Part D
  - Changes include:
    - Pharmacy
      - Preferred / Non-Preferred
      - Prior Authorization, Quantity Limits, etc.
    - Formulary – Drug Price List
    - Co-insurance
      - Co-pays, deductibles, MOOP, etc.



# Part D Plans – expensive medications

## APPEAL THROUGH THE PART D PLAN

- Step Therapy
- Formulary Exception
- Tier Exception

## SPECIALTY PHARMACIES

They work with manufacturers and non-profit agencies to lower your out of pocket costs.

## ASK YOUR DOCTOR FOR A LOWER COST MEDICATION

## MEDICARE PRESCRIPTION PAYMENT PLAN \$2100 for 2026

The Part D deductible will be \$615, and you will pay 25% of the drug costs until you reach the out-of-pocket maximum, after which you'll have no further costs for the year.

## UNCLE GOOGLE

- GoodRX, Canadian Pharmacies, Walgreens / Walmart \$4 List

# WANT CHOICE BUT UNINSURABLE?

**PROBLEM:** You have a Medicare Advantage Plan, have a health issue and want a Plan with more choice of providers

- **OPTION 1:** During Open Enrollment, if your Medicare Advantage Plan increased ANY benefit by more than 15%, you are guaranteed issue into any Supplement – Your Annual Notice of Change (ANOC) is a great place to start!
- **OPTION 2:** If you CHANGE your address to another county that your current plan does not service (move out of the service area), opens up a Special Enrollment Period and no insurable questions will be asked.
- **OPTION 3:** You left a Medigap Supplement for Medicare Advantage Plan in the last 12 months, you are guaranteed issue into any Medigap Supplement.

# You have Medicare Questions

- ▶ Do it yourself...
  - Search the web – be careful
  - Contact Medicare
    - [www.medicare.gov](http://www.medicare.gov)
    - Medicare & You Handbook
    - 1-800-MEDICARE
  - Call the carriers
- ▶ Work with a trusted professional



# Why HIR Insurance Agency?

- ▶ AFTER CARE SUPPORT: A name and staff you know
  - We are your Advocates
- ▶ Independent Brokerage
  - Licensed with top-rated carriers
    - Not 'captive agents'
  - Non-Biased
- ▶ No Charge for Medicare Consultations
  - Carriers compensate us if we place you in a Plan
- ▶ Review Your Coverage Each Year
  - Benefits and cost change each year, we search for you!
    - Saves you time and headaches

# THANK YOU!



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