



National Medicare Education Program (NMEP) Meeting



*Centers for Medicare & Medicaid Services
Office of Communications
September 20, 2018*



New Medicare Card Information for Partners & Stakeholders

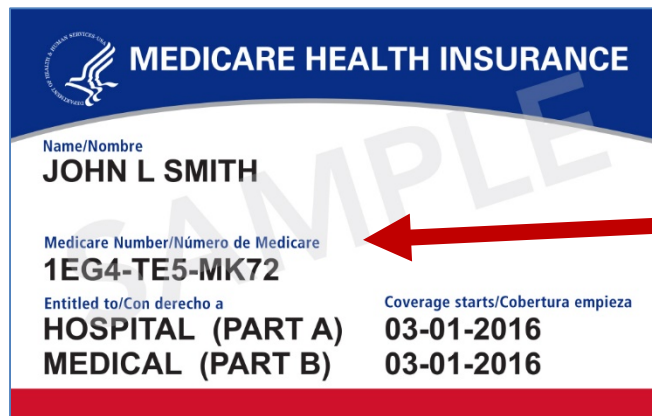


*Julie Franklin
Integrated Communications
Management Staff
Office of Communications*

Background

- The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 requires removal of the Social Security Number (SSN)-based HICN from Medicare cards to address current risk of beneficiary medical identity theft
- MACRA requires that CMS mail out new Medicare cards with a new Medicare Number by April 2019
- The new Medicare numbers won't change Medicare benefits. People with Medicare can start using their new Medicare cards right away.

New Unique Medicare Number



A sample Medicare Health Insurance card for John L. Smith. The card features the Medicare logo and the text "MEDICARE HEALTH INSURANCE". The cardholder's name is "JOHN L. SMITH". The Medicare Number is "1EG4-TE5-MK72". The card also lists coverage for Hospital (Part A) and Medical (Part B), both starting on 03-01-2016. A red arrow points from the text box on the right to the Medicare Number field.

Name/Nombre JOHN L. SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

New Medicare Number

- New Non-Intelligent Unique Identifier
- 11 bytes
- Key positions 2, 5, 8 & 9 will always be alphabetic
- **New numbers use 0 thru 9.**
- **The letters S, L, O, I, B, and Z are never used.**

Sending New Medicare Cards

- Medicare started mailing new cards in April 2018
 - Newly-eligible beneficiaries will get a card with a unique number, regardless of where they live
 - Distribution of cards to existing beneficiaries will be randomized by geographic location, with states grouped into one of seven “waves”
- In April, CMS launched [Medicare.gov/newcard](https://www.medicare.gov/newcard) where people with Medicare can sign up for emails about the card mailing and check the card mailing status in their state

Important Reminders:

- People with Medicare should use the new card once they get it, but either the SSN-based or the new random alphanumeric-based numbers can be used through December 2019
- Beginning January 1, 2020 only the new card will be usable

New Medicare Card Mailing

Wave	States Included	Cards Mailing
Newly Eligible People with Medicare	All – Nationwide	April 2018 - Ongoing
1	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia	Beginning May 2018 COMPLETE
2	Alaska, American Samoa, California, Guam, Hawaii, Northern Mariana Islands, Oregon	Beginning May 2018 COMPLETE
3	Arkansas, Illinois, Indiana, Iowa, Kansas, Minnesota, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin	Beginning June 2018 COMPLETE
4	Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont	Beginning July 2018 COMPLETE
5	Alabama, Florida, Georgia, North Carolina, South Carolina	Beginning August 2018
6	Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Texas, Utah, Washington, Wyoming	Beginning September 2018
7	Kentucky, Louisiana, Michigan, Mississippi, Missouri, Ohio, Puerto Rico, Tennessee, Virgin Islands	Beginning October 2018

New Medicare Card – How's it Going?

- We continue to mail newly-designed Medicare cards with the new Medicare Number to people with Medicare.
- We're using the highest levels of fraud protection when we mail new cards to be sure we're sending the right card to the right person at the right address.
- We're processing claims with the new number, showing that people are getting their new cards and providers are successfully using the new number.
- Our targeted survey results show that awareness about new cards is appropriately high during the mailing periods in their areas. People with Medicare are:
 - Hearing about preventing fraud or being on the lookout for Medicare-related scams.
 - Understanding there is nothing that they needed to do to get their new Medicare cards.
- We continue to encourage people with Medicare call 1-800-MEDICARE to report suspicious activity related to the new Medicare card.

Your Guide for Outreach

January – October 2018

- National Outreach with drumbeat messaging, changing over time
- Dial up the outreach and messaging! Card mailing moves to forefront of messaging for people with Medicare through all communications channels.
 - **January 25 to Mid-April:**
 - Messaging about mailing address accuracy and protection from fraudsters
 - **Mid-April – to date:**
 - Intensive earned media and local outreach kicks off, coordinated with card mailing
 - Messaging about when to expect new cards, what to do with old (and new) cards, what to do if you don't receive a card or need help, and being aware of potential scams
 - After card mailing ends in each wave, important to direct people who didn't get their card to call 1-800-MEDICARE

Your Guide for Outreach (continued)

Specific messaging for people with Medicare now until end of mailing:

- Medicare is mailing new cards!
- Continue to be alert and watch for fraud, especially before Open Enrollment
- Find out when your card is mailed by visiting Medicare.gov and signing up for email
- Once your card has been mailed, you can look up your Medicare Number or print a card on [MyMedicare.gov](https://www.medicare.gov)
- Destroy your old card (shred) once you get your new card
- Call 1-800-MEDICARE if you didn't get your card.
 - There may be something that needs to be corrected, like updating your mailing address.
 - Continue to use your current Medicare card to get health care services.

Outreach & Education Materials – Graphic & PSA

AN OFFICIAL MESSAGE FROM MEDICARE

NEW MEDICARE CARDS ARE COMING!

Medicare is mailing millions of new cards with new numbers. Everyone with Medicare will get one. Your Medicare benefits stay the same.

NOTICE SOMETHING DIFFERENT?

Each new card will have a unique new Medicare number to help protect your identity.

ARRIVING AUTOMATICALLY BY MAIL.

Lock out for scams. Don't pay for your new card—it's free. Guard your card like you would health insurance or credit cards.

FIND OUT WHEN YOUR CARD IS MAILING.

Sign up at [medicare.gov/newcard](https://www.medicare.gov/newcard) to get emails that tell you when cards are being mailed to your area.

MY FRIEND GOT HER CARD. WHERE'S MINE?

It takes about a month for everyone in your mailing area to get their cards.

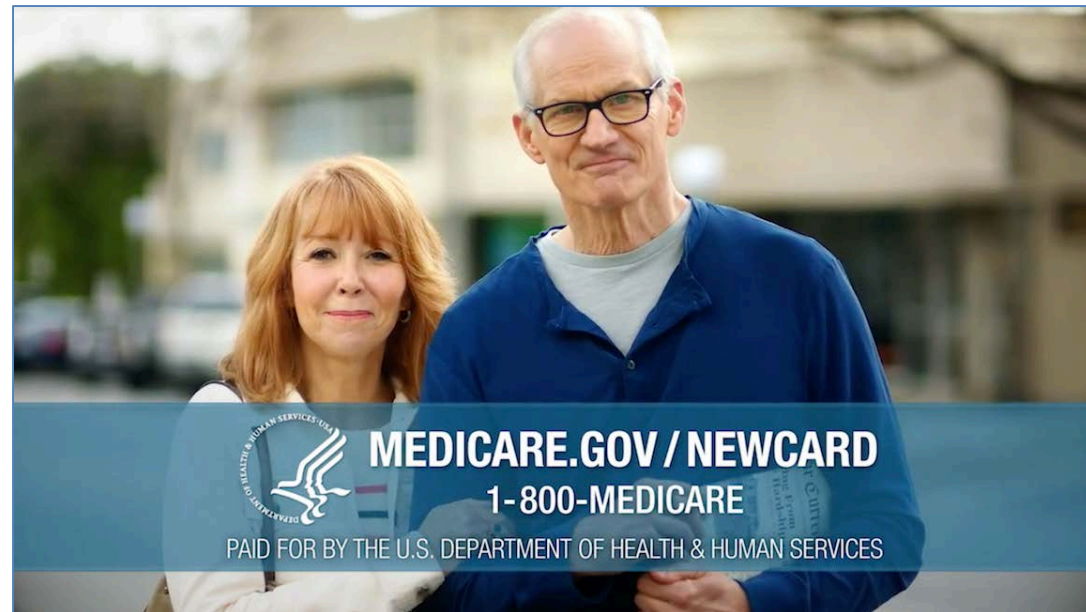
MY NEW CARD IS HERE. NOW WHAT?

When your new card arrives, destroy your old one. You can use your new card right away. Bring it to your next appointment.

GOT QUESTIONS? FIND OUT MORE HERE:

- [medicare.gov/newcard](https://www.medicare.gov/newcard)
- 1-800-MEDICARE


Information provided by the U.S. Department of Health & Human Services



MEDICARE.GOV / NEWCARD

1-800-MEDICARE


PAID FOR BY THE U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES



The Consolidated Appropriations Act, 2018, requires the Department of Health and Human Services to indicate that the educational materials were produced at U.S. taxpayer expense

Outreach & Education Materials – Social Media Guide

New card.
Same Medicare.



Medicare.gov



Avoid phone scams

Medicare.gov

New Card! New Number!

Mailing in 2018

NEW Medicare Card

Current Medicare Card

1-800-MEDICARE (1-800-633-4242)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A) 07-01-2016
MEDICAL (PART B) 07-01-2016

SIGN HERE → *Jane Doe*

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A) 03-01-2016
MEDICAL (PART B) 03-01-2016

Coverage starts/Cobertura empieza

Medicare.gov

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Outreach & Education Materials – New tear-off

Still Waiting for Your New Card?

It could be on the way. Here's how to check:

- **Sign in to your [MyMedicare.gov](https://www.medicare.gov) account and see when your card is mailed.** If you don't have a [MyMedicare.gov](https://www.medicare.gov) account yet, visit [MyMedicare.gov](https://www.medicare.gov) to create one. Once your new card has mailed, you can sign in to see your new Medicare Number or print an official copy of your new card.
- **Visit [Medicare.gov/NewCard](https://www.medicare.gov/NewCard) and check the map** for the status of card mailings in your state.

If the map shows that mailing is completed in your state, and you don't have your card, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. There might be a problem that needs to be corrected, like updating your mailing address. In the meantime, use your current Medicare card to get health care services.



Centers for Medicare & Medicaid Services (CMS) | [Medicare.gov](https://www.medicare.gov)

CMS Product No. 12023
June 2018

<https://www.cms.gov/Medicare/New-Medicare-Card/Outreach-and-Education/Tear-Off-for-After-Card-Mailing-Ends.pdf>

Outreach & Education Materials –Video



<https://youtu.be/Rf9q0dVinF8>

Stay Connected

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

New Card destination for people with Medicare. Sign up for email alerts and view map to see where cards are mailing.

[CMS.gov/NewCard](https://www.cms.gov/NewCard)

Top source for providers, partners and stakeholders. Find technical guidance, presentations, and outreach materials.

[Productordering.cms.hhs.gov](https://www.productordering.cms.hhs.gov)

Create an account and order free Medicare brochures, posters, and other education and outreach materials on new Medicare cards and other topics.

Comments and questions are always welcome! Send to:

NewMedicareCardSSNRemoval@cms.hhs.gov

Medicare Open Enrollment



Chris Koepke
Strategic Marketing Group
Office of Communications

Open Enrollment GOALS

- Encourage people with Medicare to review, compare & enroll in Medicare health & drug plans
- Emphasize Oct 15 – Dec 7 dates

Key Messages

- Open enrollment is the time to review your current health/drug plan & make changes if you want
- Even if you're happy with your current coverage, you might find a better fit for your budget or health needs
- Plans can change their offerings every year, so review to make sure your plan still works for you
- Medicare Advantage plans are offered by private insurance companies & combine all your benefits in one plan

Pre & Post Tracking Survey

Cross-sectional beneficiary survey's are collected pre-OE in September (N=824) and post-OE in December (N=1,027) annually. N of cases represents 2017 design.

84% said they saw, heard, or read about Medicare OE in the post-OE survey:

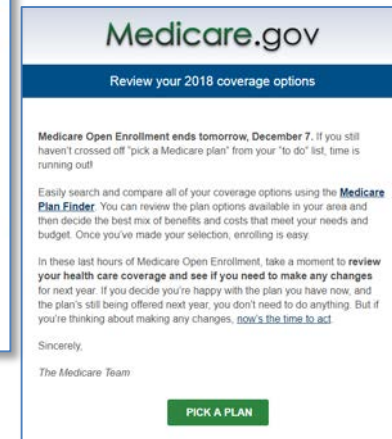
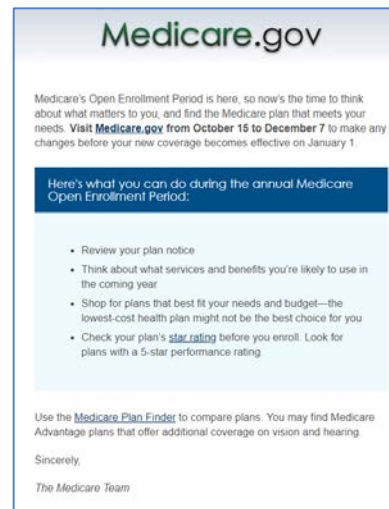
- In an advertisement (58%)
- In the news/earned media (39%)

Knowledge of actual OE dates increased from 41% pre-campaign to 58% post campaign

- Those who recalled seeing the Medicare OE ad were significantly more likely to know the correct start and end dates(71%) compared to those who did not recall seeing the ad (56%)
- Generally more likely to review and compare if they recall seeing Medicare sponsored advertisement.

What's New: Expanded Email Outreach

- Open Enrollment emails
 - Messaging to focus on open enrollment dates and time to compare plans.
 - Frequency: ~once/week
 - Audience: 8.2M on our various listserves



Samples from OE2017

Paid Media Campaign

Builds on considerable message testing over 10+ years

- Major drivers of plan review include idea that plans change every year & that people may find a better plan/lower cost.
- Concepts of “better deal” is best delivered in the first person:
“I compared and found a better deal.”

General Market

- National broadcast (Network TV, Cable TV, Radio)
- National paid search, digital video, social, display

African American

- National broadcast (Cable TV, Radio)
- Local newspapers

Hispanic

- Targeted TV, radio, print
- National paid search, digital video, social, display



Use the *Plan Finder* and other tools at medicare.gov, or call **1-800-MEDICARE** (TTY 1-877-486-2048) for help.



Paid Media Campaign Con't. 1

:30 National TV Spot



WOMAN: Paying less for my Medicare?
I'm open to that.



SHOP OWNER: Lower premiums? Extra
benefits?



GROUP: It's Open Enrollment!
(ANIMATION: Underline effect builds in from L to R)



SHE: Time to open the laptop.
HE: And compare Medicare health plans.



BOCCE LADY: Why? Because plans change,
so can your health needs.



WOMAN: So, be open-minded. Look at
everything, like prescription drug plans.

The Consolidated Appropriations Act, 2018, requires the Department of Health and Human Services to indicate that the educational materials were produced at U.S. taxpayer expense

Paid Media Campaign Con't 2

:30 National TV Spot – Cont.



BOCCE LADY: Oh, and Medicare Advantage plans from private insurers.



SHE: Use the tools at Medicare.gov.
MAN: Or call 1-800-MEDICARE.



LADY AT WINDOW: Open to something better?
LADY VO: Start today. Open Enrollment ends December 7th.



Key Messages:

- Highlights value – more benefits, less money
- Reinforces plans and health needs may change
- Encourages use of tools at medicare.gov
- Underscores OE dates and deadline

The Consolidated Appropriations Act, 2018, requires the Department of Health and Human Services to indicate that the educational materials were produced at U.S. taxpayer expense

Social Media

- Facebook.com/Medicare
402,195 followers
- Twitter
 - @MedicareGov
 - Hashtag #MedicareOE
 - 25,882 followers



The Consolidated Appropriations Act, 2018, requires the Department of Health and Human Services to indicate that the educational materials were produced at U.S. taxpayer expense

AN IMPORTANT MESSAGE FROM MEDICARE



"We found lower co-pays, and a free wellness visit."

"New plan, same doctor."


"I found a better deal on prescriptions."

WHAT WILL YOU FIND DURING MEDICARE OPEN ENROLLMENT?

You'll never know unless you go. Have you compared plans yet? See if you can lower some costs or find a plan that better suits your needs. Many people do. Even if you like your current plan, check to see if the costs or coverage are changing at medicare.gov. Or call 1-800-MEDICARE for help.

Medicare Open Enrollment: October 15–December 7

Time: _____
Date: _____
Location: _____
Other details: _____

 LIKE MEDICARE? 'LIKE' US ON FACEBOOK! WWW.MEDICARE.GOV 1-800-MEDICARE (TTY 1-877-486-2048) 

- Ready-made articles (English & Spanish)
- Editable event flyer (English & Spanish)
- Live read public service announcement scripts (English & Spanish)
- Social media graphics

<https://www.cms.gov/Outreach-and-Education/Reach-Out/Find-tools-to-help-you-help-others/Open-Enrollment-Outreach-and-Media-Materials.html>

Additional Tactics

Open Enrollment runs October 15 – December 7 each year

Each year during Open Enrollment, people with Medicare can change how they receive Medicare benefits (i.e., Original vs. Medicare Advantage), review MA and Drug plans, and change to another plan.

Additional outreach tactics include:

- Press releases
- Direct mail (Medicare handbook)
- Satellite and radio media tours
- Earned media opportunities
- Blogs
- Website widgets and banner messages
- Drop-in articles
- Regional office and partner events
- IVR and hold messaging

Medicare.gov & MyMedicare.gov Updates



Jon Booth
Web & New Media Group
Office of Communications

Website Changes Made This Year

- Upgraded MyMedicare.gov user account system for improved performance and easier customer service (e.g., easier and less frequent password resets).
- Added new features on MyMedicare.gov to support new Medicare IDs:
 - Medicare ID online lookup
 - Replacement card printing
 - Medicare ID replacement for HICN
- Added email collection and outreach to Medicare beneficiaries and caregivers to promote new website features and important program messages.

PLANNED CHANGES FOR OPEN ENROLLMENT

Coverage Wizard 2.0

- Coverage Wizard 2.0 aims to provide guidance to beneficiaries and coming of agers who are interested in exploring different coverage options.
- Five simple questions that beneficiaries answer which will lead to recommendations on which coverage options best fulfill their needs:
 - Original Medicare
 - Medigap
 - Medicare Advantage
 - Part D coverage
- First version launched last year.
- Updated this year based on consumer feedback and user testing.

Out-of-Pocket Cost Estimator

- A stand-alone, mobile-optimized out-of-pocket cost (OOPC) estimator which will provide information on both overall costs and prescription drugs.
- Simplified tool/interface that allows users to select different coverage options and see the out-of-pocket cost comparison based on their selections.
- For those beneficiaries that are motivated by cost first, this tool helps compare costs between coverage options.
- Detailed costs, including specific drugs and dosages, remain available inside of Medicare Plan Finder.

Medicare Plan Finder (MPF)

- MyMedicare account login
Medicare Plan Finder users will be able to log in using their MyMedicare.gov account in order to encourage a personalized Plan Finder experience, and reduce the cumbersome process of entering 5 pieces of information (to authenticate).
- Expanded web chat (pilot)
Logged-in users will be able to access web chat in Medicare Plan Finders in order to get their questions answered while online, instead of needing to call 1-800-MEDICARE, or use other support channels. This feature will be piloted and closely monitored to ensure appropriate staffing is available to support incoming chat requests

Upcoming Website Changes

Procedure Price Lookup

- A tool that will help people with Medicare compare costs of surgical procedures done in Hospital Outpatient Departments and Ambulatory Surgery Centers. It will also provide a checklist to help people with Medicare make more informed choices on where to receive outpatient services.
- Users can easily compare costs of procedures in hospital outpatient settings vs ambulatory surgical centers.
- Data includes national averages for what a beneficiary pays (Original Medicare without supplement), what Medicare pays, and total costs, in each care setting. The visual emphasis is on what the patient pays.
- At launch, the tool includes over 3,000 common procedures offered in both settings.
- The search surfaces more common procedures first.



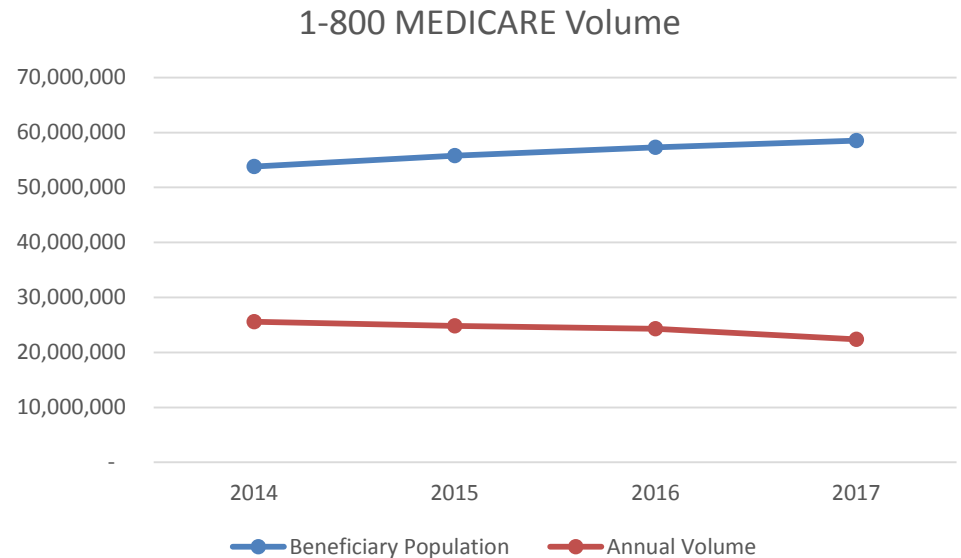
1-800-MEDICARE



*Frances Harmatuk
Call Center Operations Group
Office of Communications*

1-800 MEDICARE

- Mission - To provide unbiased, scripted responses to general Medicare and claims-related inquiries across multiple communication channels from beneficiaries, their families and caregivers, and other individuals and entities that support CMS.
- 24-hour, 7-day a week, toll-free call center
- In addition to English and Spanish, the call center provides assistance in more than 150 languages through an interpretation and translation service.



- Even with the growing Medicare population, the call volumes at 1-800 MEDICARE have remained steady throughout the years
- We have seen an increase in volume this year as a result of the New Medicare Card rollout

1-800-MEDICARE 2017 OE Review

- An average of 3,000 Medicare phone agents were staffed during Medicare's 2017 OE
- Offered over ~4.2 million calls (4.2 million 2016 OEP)
- Answered calls on average in 4:13 (4:21 2016 OEP)
- 1-800-MEDICARE completed 182,616 enrollments (168,661 2016 OEP) at the call center
- Received questions about enrolling, plan compare & 2018 Medicare Premiums

1-800-MEDICARE for 2018 OE

- ~3,300 CSRs during the week
- 600-1,000 CSRs on weekends
- Support for projected call volumes based on consistent historical OEP call volume

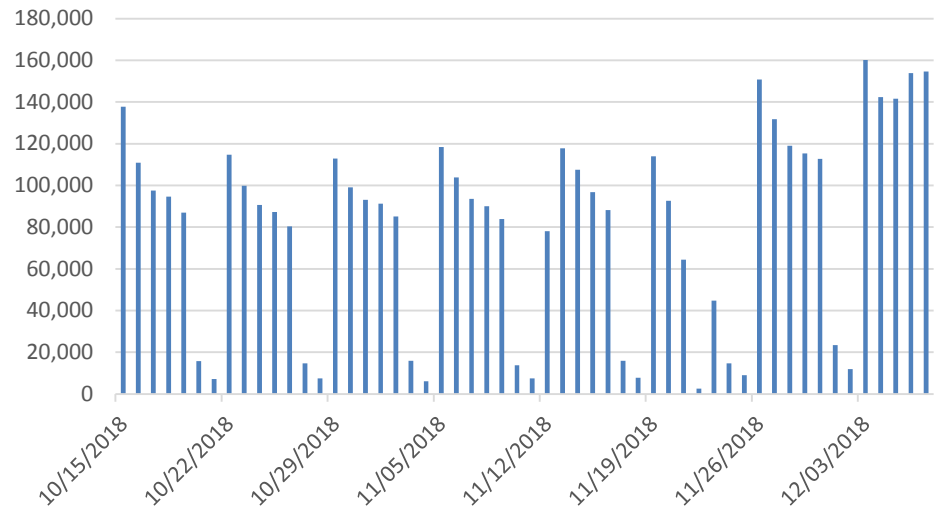
- 2018: *Forecasted volume*
4,332,375

- 2017: Call volume 4,176,271

- 2016: Call volume 4,192,729

- 2015: Call volume 4,650,681

Medicare Forecasted Volume



- Available 24/7 English & Spanish*
- Helps people w/Medicare compare health and drug plan options
- Supports ongoing insurance needs
 - 150+ languages via interpretation & translation service
 - 8 sites across the country that support Medicare operations

*Closed on Thanksgiving



CMS Information Channels



*Erin Pressley
Creative Services Group
Office of Communications*

CMS Information Channels

- **Medicare.gov**
 - Medicare Plan Finder
 - blog.medicare.gov
 - Online publications

- **1-800-MEDICARE**
 - CSRs trained to use Plan Finder

- **Medicare & You**
 - Print handbook
 - Supplemental publications
 - Partner Training

The screenshot shows the Medicare.gov Medicare Plan Finder website. At the top, there is a search bar with the text "type search term here" and a "Search" button. Below the search bar is a navigation menu with buttons for "Medicare Plan Finder Home", "Learn More About Plans", "Help", "Glossary", and "FAQ". The main heading is "Medicare Plan Finder" with the subtitle "The Official U.S. Government Site for Medicare".

The page content includes a "Home" link and a "Medicare Plan Finder" heading. A paragraph states: "You have the option to complete a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information. To begin your plan search, please choose from one of these options below."

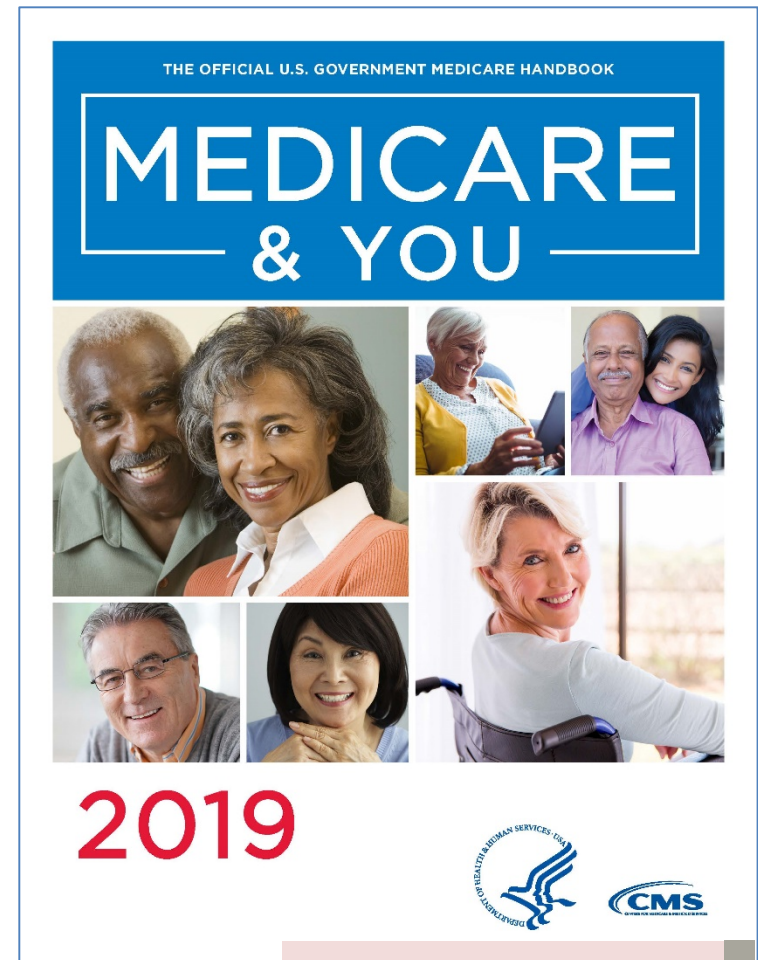
There are two main search options:

- General Search:** A general plan search only requires your zip code. It includes a "ZIP Code:" input field and a "Find Plans" button. A note states: "By selecting this button you are agreeing to the terms and conditions of the [User Agreement](#)".
- Personalized Search:** A personalized plan search requires your zip code and complete Medicare information. It includes "ZIP Code:", "Medicare Number:" (with an example: 123456789A), and "Where can I find my Medicare Number?" input fields. A photo of a smiling woman is shown next to the form.

On the right side, there is a "Plan Finder Multimedia" section with a "Step by step overview on how to complete a plan search" and "Lesson 1- Getting Started". Below this is a "Getting to the Medicare Plan Finder" section with a video player and "View more videos" link. At the bottom right is an "Additional Tools" section with links for: "Find PACE Plan(s)", "Find and compare Medigap policies", "Search by plan name and/or ID", "Enroll now", "Check your enrollment", and "Medicare complaint form".

Medicare & You Handbook

- Mailed to every Medicare household each fall by September 30 (required date)
- Includes detailed plan compare info for state/area
- 49 English area-specific versions
- 10 Spanish state-specific versions
- Posted on Medicare.gov w/link to Medicare Plan Finder
- 82% of people with Medicare recall getting a *Medicare & You* Handbook
- 60% of people with Medicare say that if they have questions about their coverage, they would look at the Handbook for answers



NEW Cover design this year!

Your Medicare Options

Improved overview pages in the front of the 2019 Handbook help beneficiaries understand their coverage options. Final language and organization is based on multiple rounds of consumer research & stakeholder input.

4

What are the parts of Medicare?

Part A (Hospital Insurance)

Helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

See pages 25–28.

Part B (Medical Insurance)

Helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment and supplies)
- Many preventive services (like screenings, shots, and yearly “Wellness” visits)

See pages 29–49.

Part D (Prescription drug coverage)

Helps cover:

- Cost of prescription drugs

Part D plans are run by private insurance companies that follow rules set by Medicare.

See pages 73–82.

5

Your Medicare options

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage.

Part A

Part B

You can add:

Part D

You can also add:

 Supplemental coverage

(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

Medicare Advantage (also known as Part C)

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Some plans may have lower out-of-pocket costs than Original Medicare.
- Some plans offer extra benefits that Original Medicare doesn’t cover— like vision, hearing, or dental.

Part A

Part B

Most plans include:

Part D

Some plans also include:

Lower out-of-pocket costs

Extra benefits


Your Medicare Options 2

Improved overview pages also compare Original Medicare and Medicare Advantage on key topics. Final language and organization is based on multiple rounds of consumer research & stakeholder input.


6

AT A GLANCE

Original Medicare vs. Medicare Advantage


 **Doctor and hospital choice**

Original Medicare	Medicare Advantage
You can go to any doctor that accepts Medicare .	In most cases, you'll need to use doctors who are in the plan's network (for non-emergency or non-urgent care). Ask your doctor if they participate in any Medicare Advantage Plans.
In most cases you don't need a referral to see a specialist.	You may need to get a referral to see a specialist.


 **Cost**

Original Medicare	Medicare Advantage
For Part B-covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible.	Out-of-pocket costs vary —some plans have low or no out-of-pocket costs.
You pay a premium (monthly payment) for Part B . If you choose to buy prescription drug coverage, you'll pay that premium separately.	You may pay a premium for the plan (most include prescription drug coverage) and a premium for Part B . Some plans have a \$0 premium or will help pay all or part of your Part B premium.
There's no yearly limit on what you pay out-of-pocket.	Plans have a yearly limit on what you pay out-of-pocket for Medicare Part A and B covered services. Once you reach your plan's limit, you'll pay nothing for Part A- and Part B-covered services for the rest of the year.
You can buy supplemental coverage to help pay your out-of-pocket costs (like your deductible and 20% coinsurance).	You can't buy or use separate supplemental coverage—but some plans have lower out-of-pocket costs than Original Medicare.

7

 **Coverage**

Original Medicare	Medicare Advantage
Original Medicare covers medical services and supplies in hospitals, doctors' offices, and other health care settings.	Plans must cover all of the services that Original Medicare covers. Some plans offer extra benefits that Original Medicare doesn't cover —like vision, hearing, or dental.
You can join a separate Medicare Prescription Drug Plan to get drug coverage.	Prescription drug coverage is included in most plans.
In most cases, you don't have to get a service or supply approved ahead of time for it to be covered.	In some cases, you have to get a service or supply approved ahead of time for it to be covered by the plan.

 **Travel**

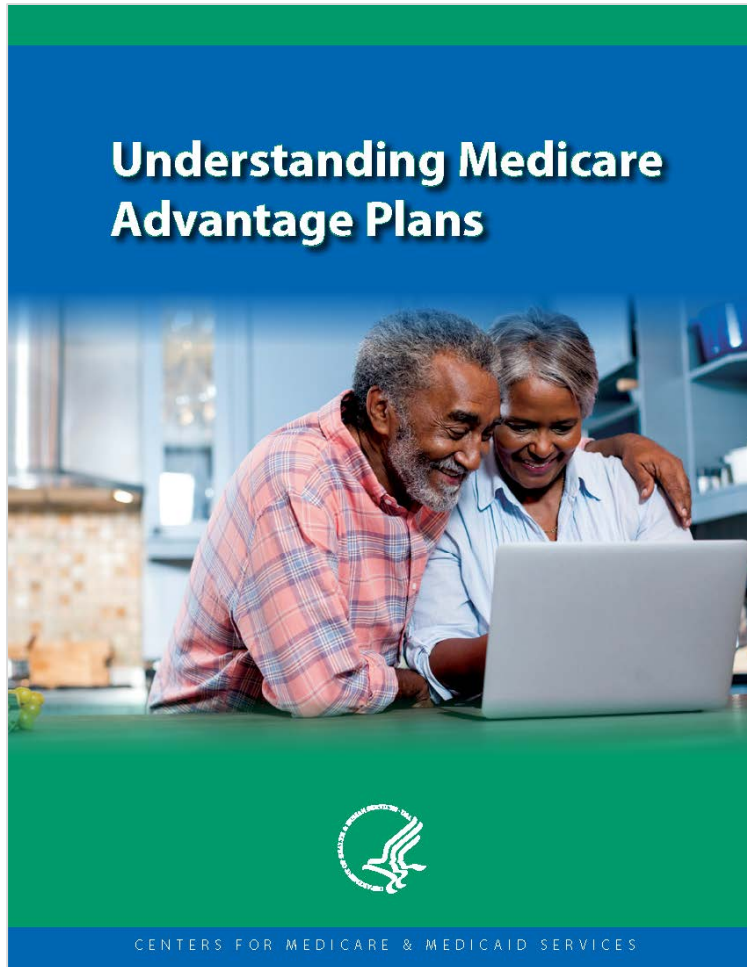
Original Medicare	Medicare Advantage
Original Medicare generally doesn't cover care outside the U.S. You may be able to buy supplemental coverage that covers care outside the U.S.	Plans usually don't cover care outside the U.S. Also, plans usually don't cover non-emergency care you get outside of your plan's network.

These topics are explained in more detail throughout this book.

- **Original Medicare:** See Section 3 (starting on page 51).
- **Medicare Advantage:** See Section 4 (starting on page 55).

Your Medicare Options 3

A new, comprehensive publication will provide consumers with an overview of Medicare Advantage and details about different types of MA plans. Final content is based on targeted consumer research & subject expert input.



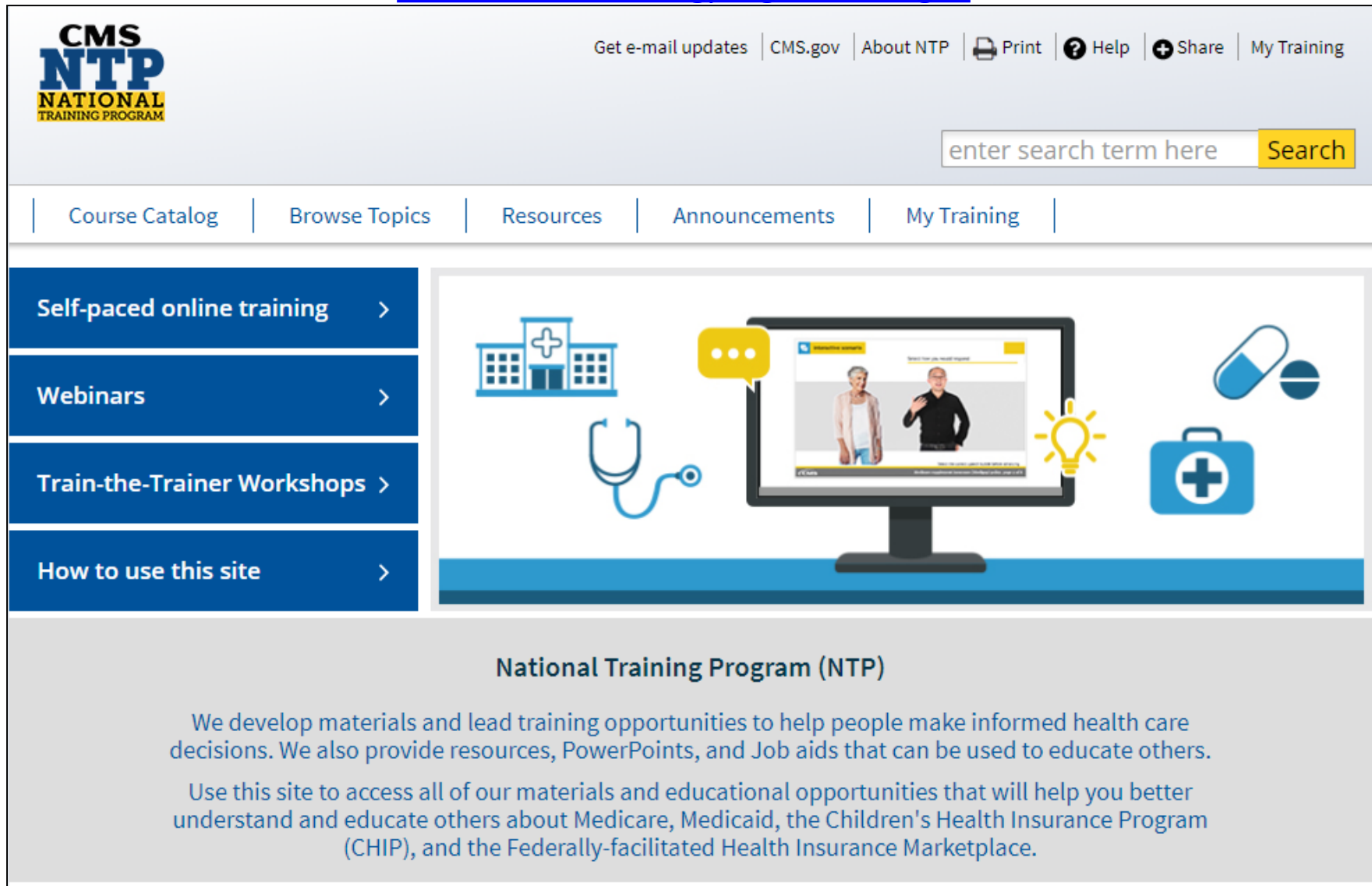
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