

MEDICARE & YOU

New To Medicare? Here Are The ABCs—And Ds

(NAPSA)—If you or someone you love is new to Medicare or will be eligible soon, it's time to learn the Medicare alphabet. Medicare has several different parts. Knowing how they work could save you money—and could even help you get better care.

Medicare Parts A and B have been around since the beginning of Medicare in the 1960s. Part A covers hospital visits, skilled nursing facilities and some home health care. Part B covers doctor visits, outpatient visits and durable medical equipment. Part C, which derived from the Balanced Budget Act of 1997, is now more commonly called Medicare Advantage, after the Medicare Prescription Drug, Improvement and Modernization Act of 2003 renamed the program.

Medicare Advantage plans offer extra benefits such as vision coverage and chiropractic and many also pay for medications. A new type of Medicare Advantage plan, the private fee-for-service plan, gives members the freedom to obtain care from any doctor or hospital that accepts payment from Medicare, with no network restrictions and no need for referrals.

Part D is the new prescription drug coverage, which started in early 2006 and has turned out to be more popular than expected. Both Part D and Medicare Advantage plans are offered



MIXED UP MANAGING MEDICARE? It may be easier to navigate than many people know.

through private health care companies. Some of the plans have monthly premiums, which can vary depending on where you live and the services covered.

“It all sounds confusing at first,” said Mark El-Tawil, chief Medicare officer of Health Net, Inc., which provides prescription drug plans in all 50 states and offers private fee-for-service Medicare Advantage plans in seven states. “But you don’t need to be an expert to figure out what’s best for you. The important thing is to understand your personal options, and to choose the one that will provide you with the most comprehensive benefits at the lowest cost.”

In addition to the Medicare alphabet, there are some numbers you should keep in mind as well. You are eligible to join Medicare on the first day of the month in

which you turn 65—so if your birthday is June 24, you can start on June 1. Most people will automatically get a Medicare card in the mail a few months beforehand.

Once you are on Medicare, you can change your Medicare Advantage or prescription drug plan each year during the Annual Election Period, which runs from November 15 to December 31. During this period, you can pick any plan that is offered in the area. Most beneficiaries can choose between dozens of plans. To see your options, go to www.medicare.gov.

If you have not made a decision by December 31, you still have some time. The dates from January 1 to March 31 are called the Open Enrollment Period. During this time, you can make one “lateral move” to a different plan of the same type. For example, if you have a plan with drug coverage, you can switch to a different plan that also has drug coverage.

“New Medicare options give you opportunities to customize your coverage to really meet your needs,” said Health Net’s El-Tawil. He recommends one other alphabetical aid, saying, “In reviewing your options, the most important factors are often the 4 Cs—Cost, Co-pay, Convenience and Coverage.” For more information about the 4 Cs and choosing the right Medicare plan, you can visit www.healthnet.com.