



MEDICARE FOR IDAHO

AN ESSENTIAL GUIDE FOR
MEDICARE BENEFICIARIES
IN THE GEM STATE
Your Annual Enrollment Period Resource



MEDICARE

An elderly couple is walking together on a grassy hillside. The man is on the left, wearing a brown jacket and a grey scarf. The woman is on the right, wearing a beige jacket and a yellow scarf, and has binoculars hanging from her neck. They are both looking towards the right. The background shows a vast landscape of rolling hills and mountains covered in trees with autumn foliage. The sky is bright and slightly hazy.

You have CHOICES as a
MEDICARE beneficiary.

By understanding the options available to you, you'll be better prepared to make the right choice for your situation. This brochure tells you about your options. It can help you to select a health plan that is right for you.

YOUR CHOICES:

1 Original Medicare (Parts A & B)

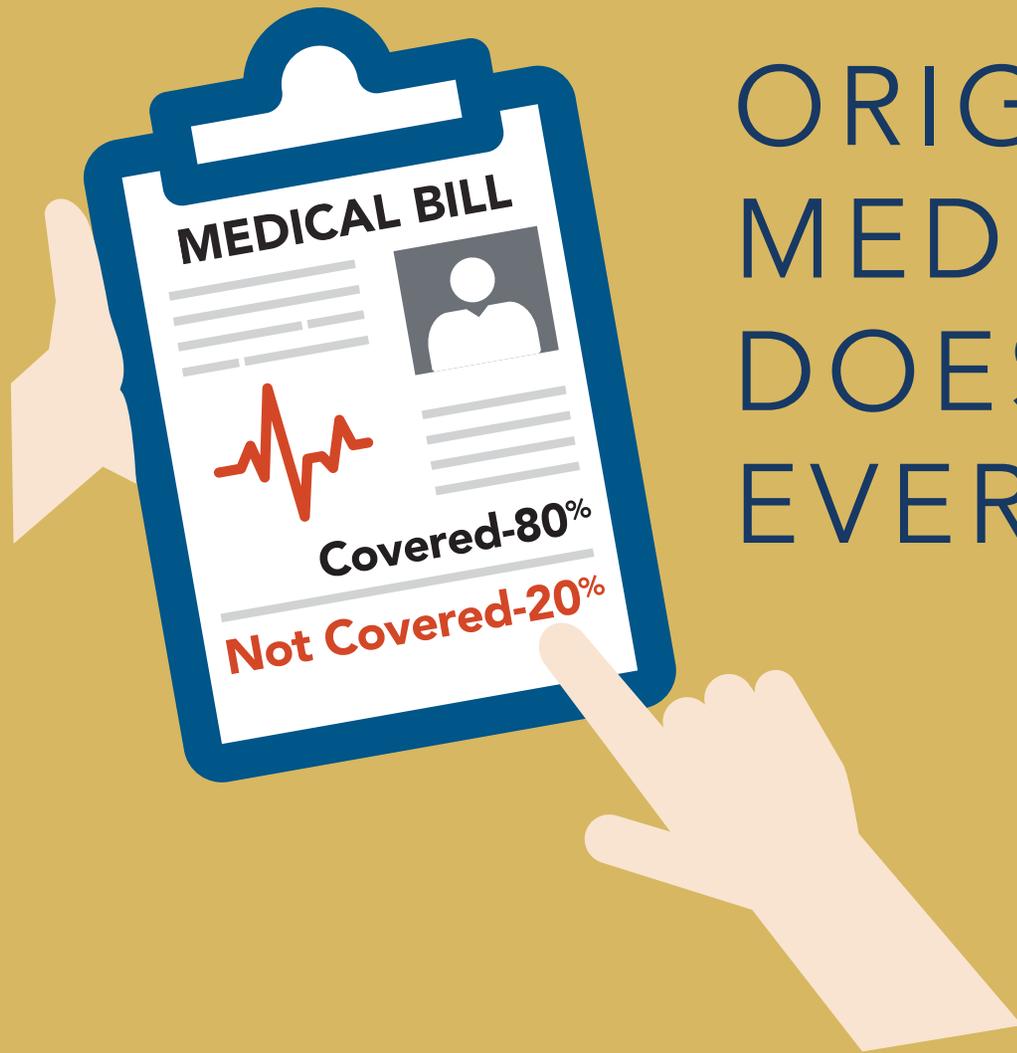
Original Medicare consists of Part A & Part B and, by itself, only covers about 80 percent of most people's medical expenses, and does not have an out-of-pocket maximum, leaving you exposed to unlimited expense. *Information about Original Medicare starts on page 4.*

2 Medicare Advantage plan (Medicare Part C; some include Part D)

These plans provide all of the benefits you are entitled to under Medicare—plus extra benefits, [INCLUDING Medicare Part D prescription drug coverage](#). Medicare Advantage plans provide these benefits through [a contract with the government](#), and are offered by companies like Blue Cross of Idaho Care Plus, Inc. *Information about Medicare Advantage starts on page 10.*

3 Medicare Supplement plan

These plans work with Original Medicare to fill the gaps not covered by Medicare alone. [Medicare Supplement insurance plans do not include prescription drug coverage](#). For prescription drug coverage, you would need to buy a separate Medicare Part D drug plan.



ORIGINAL
MEDICARE
DOESN'T COVER
EVERYTHING

Original Medicare covers only about

80 percent of your medical and hospital expenses.

You are responsible for paying the other 20 percent of your medical and hospital costs – and 100 percent of your prescription drug costs.

Original Medicare wasn't designed to cover all of your healthcare expenses, and it doesn't include a limit on your out-of-pocket expenses, so it's difficult to predict your financial risk. And it doesn't include Part D prescription drug coverage, so if you want this coverage, you'll need to buy a plan that covers prescription drugs.

(NOTE: Most Medicare Advantage plans include Part D coverage; a few do not.)





PARTS OF ORIGINAL
MEDICARE

ORIGINAL MEDICARE = Part A + Part B

Part A is hospital coverage.



Part A helps cover your inpatient care in hospitals, or nursing facilities, home health and hospice care. Most people automatically get Part A without having to pay a monthly premium.

Most Medicare beneficiaries pay a premium for **Part B** coverage.

Part B is medical coverage.



Part B helps cover medical services like doctors' services and outpatient care when they are medically necessary. You pay the Part B premium each month.



OPTIONAL
PARTS OF MEDICARE

Medicare **Part C** and **Part D** are important options that can help you pay some of the out-of-pocket costs not covered by Original Medicare.

Part C is also known as Medicare Advantage.



Part C coverage is provided by Medicare Advantage plans and includes all of Part A and Part B coverage as well as extra benefits. For some plans, you pay a monthly premium.

Blue Cross of Idaho has a contract with Medicare to provide **Part C** and **Part D** coverage in your community.

Part D is prescription drug coverage.



Part D coverage is designed to help lower your prescription drug costs. Part D coverage is available separately or may be included with a Medicare Advantage plan.

Medicare Advantage organizations have a contract with the federal government to provide all of your Medicare benefits in one simple plan, including additional coverage you may need.

YOU HAVE THE

ADVANTAGE
OF MEDICARE ADVANTAGE





GE

When you join a Medicare Advantage (Part C) plan, you are still in Medicare, although you won't have to use your Medicare card to obtain services.

Your Medicare Advantage plan will provide Part A (hospital) and Part B (medical) coverage and other medically necessary services, as well as additional benefits that Medicare alone does not offer.

Many Medicare Advantage plans also include Medicare Part D prescription drug coverage.

Because the government contract pays for much of the cost of these programs, Medicare Advantage premiums are generally lower than what you might pay for a Medicare Supplement plan or other private health plan.

Blue Cross of Idaho Care Plus, Inc. has a contract with Medicare to provide you with these important Medicare options.

MEDICARE ADVANTAGE PLANS

Original Medicare



Annual Enrollment Period.

Except under special circumstances, you may only choose or change your Medicare Advantage plan or Part D plan each fall, during the Medicare Annual Enrollment Period.



You may begin receiving plan information.



Enrollment Period BEGINS.



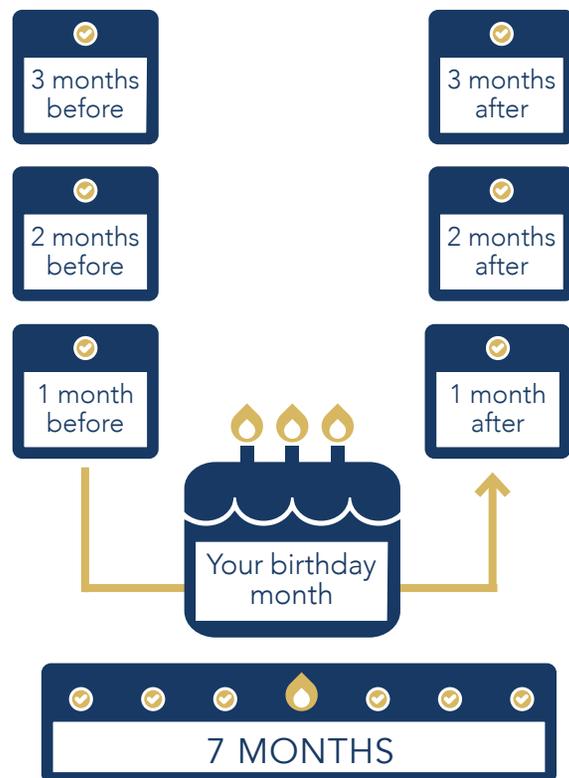
Enrollment Period ENDS.



The choices you make during the Annual Enrollment Period take effect January 1 of the upcoming year.

Initial Enrollment Periods.

Your Initial Enrollment Period lasts for 7 months—your birth month plus three months before and three months after.



Special Enrollment Periods.

You may join a Medicare Advantage or Part D plan at other times of the year, under certain circumstances, including:



When you first become eligible for Medicare



If you are on both Medicare and Medicaid



If your current plan is terminated



If you move to an area not served by your current plan

Which type of Medicare plan is
best for you?

Here's a brief summary:

Medicare Advantage plans (Part C):

- Are provided by companies with a Medicare contract.
- Most INCLUDE prescription drug coverage.
- You may only join during specified enrollment periods.

Medicare Part D prescription drug plans:

- Are provided by companies with a Medicare contract.
- Can be purchased separately or included as part of a Medicare Advantage plan.
- You may only join during specified enrollment periods.

Medicare Supplement plans:

- Are NOT a part of Medicare.
- Do NOT include prescription drug coverage, so you'll probably want to add a Part D plan to complete your coverage.
- You may join at any time of year.



ADDITIONAL RESOURCES:

Social Security Administration:
1-800-772-1213 (TTY 1-800-325-0778)

Centers for Medicare & Medicaid Services:
1-800-633-4227 (TTY 1-877-486-2048)
[medicare.gov](https://www.medicare.gov), 24 hours a day, 7 days a week



Questions about our plans? Need help enrolling?

Call your local, independent insurance agent to help you make the best choice for you.

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