

MMC_Karol_Carstensen

Blue text appears on a white background, followed by the UnitedHealthcare logo on the white background.

ON SCREEN TEXT: Medicare
Made Clear
by UnitedHealthcare

ON SCREEN TEXT: UnitedHealthcare

Inside two speech bubbles on a light blue background, one white and one blue, text appears.

ON SCREEN TEXT: Medicare
Conversations

ON SCREEN TEXT: Medicare Basics...

A woman in a pink top, Karol, sits next to a side table piled with books, a mug, and a decorative piece of white coral. She talks to the camera.

ON SCREEN TEXT: Medicare
Made Clear
by UnitedHealthcare

ON SCREEN TEXT: Karol Carstensen,
Medicare Made Clear

KAROL: Hi, my name is Karol Carstensen. I'm part of the Medicare Made Clear team, and I know from trying to learn about it myself just how much there is to know about Medicare. It can be kind of overwhelming at times, even if you've been at it for years. So today I'm gonna go over the basics of Medicare...

An animated figure of a woman with long green hair appears on a cream background. Text appears beneath the figure. Three blue boxes appear beside the woman, and orange checkmarks appear in two of the boxes.

ON SCREEN TEXT: The Basics

KAROL: Because a strong foundation in the basics is gonna help you understand your choices and make better Medicare decisions for yourself.

Blue text appears next to an orange question mark.

ON SCREEN TEXT: ? "What are we
discussing today?"

KAROL: We'll start at the beginning and talk a little bit about what Medicare is and who can get it.

An animated figure of a man with short green hair appears next to a blue circle with white text. Smaller circles in various colors with new text appear in an arc around the first blue circle. Then the smaller circles shuffle together behind a blue circle. New white text appears on the blue circle.

ON SCREEN TEXT: Medicare

ON SCREEN TEXT: Part
C
Part Part
B D
Part Medicare
Supplement
A Insurance
Plan

ON SCREEN TEXT: My Coverage

KAROL: Then we'll talk about the parts of Medicare, what they cover, what they cost. And then we'll go into how to put those parts together to come up with coverage that works for you.

Karol continues talking to the camera.

KAROL: So let's get started.

Blue text appears next to a blue circle with white text.

ON SCREEN TEXT: Medicare "What is Medicare?"

KAROL: Medicare is a federal health insurance program...

An animated figure of a woman with long orange hair appears. White text appears beneath her. An animated figure of a man with short white hair appears. White text appears beneath him. An American flag waves above them and new white text appears beneath the figures.

ON SCREEN TEXT: Age

ON SCREEN TEXT: Qualifying
Disability

ON SCREEN TEXT: Citizen

ON SCREEN TEXT: Legal Resident

KAROL: For people 65 and older and others who have qualifying disabilities. You also need to be a United States citizen or a legal resident.

The woman disappears and a timeline appears beneath the figure of the man.

ON SCREEN TEXT: Legal Resident
 2015 2016 2017 2018 2019

KAROL: If you're a legal resident, you need to have lived in the country for at least five years in a row, including the five years just before you enroll in Medicare.

Karol continues talking to the camera. Blue text appears on an animated white page next to her. Blue boxes sit next to three listed items. Orange checkmarks appear in the boxes as she speaks.

ON SCREEN TEXT: Each person
 must:
 Qualify
 Enroll
 Choose coverage

KAROL: Another important thing about Medicare is, it's individual insurance, meaning every individual person needs to qualify for it themselves, enroll in it, and choose coverage for themselves. This can be different from what you're used to if you've had a family health plan through an employer, for example.

Blue text appears next to four colorful circles with white letters in them.

ON SCREEN TEXT: AB "What are the
 CD parts of Medicare?"

KAROL: Government-sponsored Medicare is made up of two parts: Part A and Part B.

A pair of blue circles appear with white text in them. An hospital appears in the first and a nurse appears in the second. The two circles merge to overlap.

ON SCREEN TEXT: Part A and Part B

ON SCREEN TEXT: Original Medicare
 Traditional Medicare

KAROL: Each part covers certain health care services. The two together are often called Original Medicare, or sometimes Traditional Medicare.

One after another, a yellow circle with blue text, a green circle with white text, and a light blue circle with blue text appears in a row.

ON SCREEN TEXT: Part C

ON SCREEN TEXT: Part D

ON SCREEN TEXT: Medicare
Supplement
Insurance
Plan

KAROL: There's also a Part C and a Part D and Medicare supplement insurance, and we'll get to those in a little bit. So let's start with Part A.

The first blue circle with white text reappears. Blue text and a hospital appear below it.

ON SCREEN TEXT: Part
A

ON SCREEN TEXT: Hospital Insurance

KAROL: Part A is hospital insurance. It covers in-patient care when you're in the hospital or a skilled nursing facility.

Blue text and boxes appear in a list. Orange checkmarks appear inside the boxes as Karol speaks.

ON SCREEN TEXT: Room
Meals
Nursing services
Equipment
Operating room

KAROL: It covers your room, your meals, your nursing services when you're in the hospital, any equipment or supplies that are used in your care, operating room--whatever the needs are that you have while you're in the hospital or in a skilled nursing facility.

Karol continues talking. A blue circle with white text appears. Blue text and a nurse appear below it. Blue text and boxes appear in a list. Orange checkmarks appear inside the boxes as Karol speaks.

ON SCREEN TEXT: Part
B

ON SCREEN TEXT: Medical Insurance

ON SCREEN TEXT: Doctor visits
& services

ON SCREEN TEXT: Doctor visits & services
Out-patient care
Clinic visits
Emergency room
Ambulance
Preventive care
Medical devices

KAROL: Medicare Part B is medical insurance. It covers your doctor visits or your doctor services, even when you're in the hospital. Other things covered by Part B include care when you're in an outpatient facility, like a clinic or the emergency room, for example; ambulance services if you need to go the emergency room; preventive care services, like flu shots; medical devices that you might use at home, such as a wheelchair.

Blue text appears with an orange dollar sign.

ON SCREEN TEXT: \$ "What do I pay
 for Medicare?"

KAROL: Original Medicare, again, has Part A and Part B, and it does come with some costs.

Blue text appears in blue shaded circles as Karol speaks. Then a blue circle with white text replaces the center circle and the shaded "premium" circle disappears.

ON SCREEN TEXT: Premium Copay
 Costs
 Deductible Coinsurance

KAROL: Those costs can include premiums, deductibles, copays, and coinsurance. And let's start with Part A. Part A, in fact, is premium-free for most people. If you've worked and paid taxes, or your spouse has, for at least ten years, then you get Part A premium-free. Otherwise you would have to pay a premium. Other costs for Part A include a deductible and some copays and coinsurance. But importantly, you only pay for Part A when you're actually receiving Part A services, such as when you go in the hospital.

A blue circle with white text appears. A shaded blue circle with blue text appears next to it. Then a second blue circle with white text drops on top of the first and a light blue circle with a white dollar sign floats from it and lays atop the shaded circle.

ON SCREEN TEXT: Part
 B

ON SCREEN TEXT: Premium

ON SCREEN TEXT: Social
 Security

KAROL: So Medicare Part B does come with a premium, and that will be deducted out of your social security check, if you receive social security. Otherwise you'll need to pay it directly to Medicare.

Shaded circles with blue text appear around the main blue circle with white text.

ON SCREEN TEXT: Premium Copay
Part
B
Deductible Coinsurance

KAROL: Other costs with Part B include some copays, a deductible, and some coinsurance.

A light blue wedge appears inside the shaded Coinsurance circle, and then the rest of the circle fills with blue.

ON SCREEN TEXT: Coinsurance - You pay
20%

ON SCREEN TEXT: Medicare
pays
80%

KAROL: For most services, you pay 20% coinsurance, and that means you pay 20% of the Medicare-approved amount for that service, and Medicare pays 80%. So we've talked about original Medicare Part A and Part B, what they cover, and what they cost. But they don't cover everything.

The two blue circles with white text reappear. Pills appear in a circle below and an orange X appears over it. Three more circles with white text appear and Xs are drawn over them one by one, as Karol speaks.

ON SCREEN TEXT: Part Part
A B

ON SCREEN TEXT: Dental Vision Hearing

KAROL: Neither Part A nor Part B covers prescription drugs, for example, dental or vision or hearing care.

The other colorful circles with text drop onto the screen.

ON SCREEN TEXT: Medicare
Part Part Supplement
Insurance
C D Plan

KAROL: This is where Part C, Part D, and Medicare supplement insurance come in. They offer you more coverage options.

Blue text appears next to an orange dollar sign.

ON SCREEN TEXT: \$ "What are these
additional options?"

KAROL: Let's start with Part C.

A yellow circle with blue text appears. Blue text and a building appear next to it. Then the building disappears and the two blue circles with white text appear from inside the yellow one and sit on the other side of an equals sign next to the yellow circle.

ON SCREEN TEXT: Medicare
Advantage

ON SCREEN TEXT: Private
Insurance
Companies

ON SCREEN TEXT: Part
A
Medicare
Advantage =
Part
B

KAROL: Part C is Medicare Advantage. Medicare Advantage Plans are offered by private insurance companies. They cover everything that original Medicare covers: All of your Part A benefits and Part B benefits.

A green circle with orange pills appears next to the yellow circle and a plus sign. Then a shaded circle with blue text reappears.

ON SCREEN TEXT: Dental
Medicare
Advantage +
Vision

ON SCREEN TEXT: Premium

KAROL: In addition, most plans will include prescription drug coverage and additional benefits like dental and vision coverage. The costs for a Medicare Advantage Plan might include a premium or it might not. There are some plans that have zero dollar premiums.

Copay

*Medicare
Advantage
Coinsurance*

KAROL: Other costs would include copays for services you receive and sometimes the coinsurance.

Karol continues talking. Orange text appears above a blue timeline and a bar graph with three dollar signs extending to a dotted line beneath the orange text. Then a solid blue bar sweeps from the dotted line to the end of the timeline.

ON SCREEN TEXT: Out-of-Pocket
Limit
\$\$\$ | Plan Coverage
January 1 December 31

KAROL: Another important thing to know about Medicare Advantage Plans is that they are required by Medicare to set an annual out-of-pocket limit. This out-of-pocket limit is like built-in financial protection, because if you reach that limit, the plan would pay all of your costs for the rest of that year. There may be many Medicare Advantage Plans offered in a region or a state or a county, and each one will have its own coverage and cost terms.

Blue text appears next to a pill bottle.

ON SCREEN TEXT: "How are prescription
drugs covered?"

KAROL: Now let's talk about Medicare Part D.

A green circle with white text appears. Green text appears beneath. The yellow circle with blue text and another green circle with white text appear on either side of the green circle.

ON SCREEN TEXT: Part
D

ON SCREEN TEXT: Prescription
Drug
Coverage

ON SCREEN TEXT: Medicare
Advantage
Plan

ON SCREEN TEXT: Stand-alone
Part D plan

KAROL: Medicare Part D is prescription drug coverage. You can get prescription drug coverage in two ways--either through a Medicare Advantage Plan, like we just talked about, or through a standalone Part D plan. You can always remember prescription drug plans and Part D by thinking "D is for drugs."

Pills appear in a green circle above green text. A white sheet of paper with blue text appears beside it. A magnifying glass appears over the sheet of paper.

ON SCREEN TEXT: Part D Coverage

ON SCREEN TEXT: Formulary

KAROL: Medicare requires that Part D plans cover all the types or classes of drugs that are normally used by Medicare beneficiaries. Every plan has a formulary, or a list of covered drugs, so when you're choosing a Medicare Part D plan, it's really important to look at those formularies and make sure that the drugs that you take are on those lists.

Colorful circles with white text appear in a row.

ON SCREEN TEXT: Plan Plan Plan
X Y Z
\$ \$\$ \$\$\$

ON SCREEN TEXT: Plan
Y
Premium Copay

KAROL: Costs for a Medicare Part D plan vary from plan to plan, but it usually includes a premium, and you'll probably pay a copay when you fill a prescription. What you pay in copays, again, depends on the plan and also on the formulary.

Blue circles with white text stack on top of each other.

ON SCREEN TEXT: Tier 1

ON SCREEN TEXT: Tier 2

ON SCREEN TEXT: Tier 3

ON SCREEN TEXT: Tier 4

ON SCREEN TEXT: Tier 5

ON SCREEN TEXT: \$\$\$
\$\$
\$

KAROL: Every plan places certain drugs on what they call tiers, or levels, of a formulary, and the level determines what you pay at the pharmacy counter. Usually the higher the level, or tier, the more you'll pay.

Small yellow and blue buildings are joined by a blue pentagon. Blue text appears below. Then a pill and blue text appear next to it.

ON SCREEN TEXT: \$
Pharmacy network

ON SCREEN TEXT: \$\$\$
Out of network

KAROL: Costs for Medicare Part D will vary from plan to plan, but most plans have a pharmacy network, and if you fill your prescriptions within that network, you're going to get the best price for that prescription.

Blue text appears next to an animated umbrella. Karol continues talking to the camera. Blue text appears beside her.

ON SCREEN TEXT: "Can I get additional coverage?"

ON SCREEN TEXT: Medicare Supplement Insurance (Medigap)

KAROL: Medicare supplement insurance is also called Medigap, and it's just what it sounds like. It supplements Medicare.

Blue text appears in a shaded blue circle. The circle fills in with two shades of blue. Then four shaded circles appear below it.

ON SCREEN TEXT: Out-of-pocket health costs - Medicare Supplement Insurance coverage

ON SCREEN TEXT: Medicare coverage

ON SCREEN TEXT: Premium Deductible Copay Coinsurance

KAROL: Medicare supplement plans help pay some of the out-of-pocket costs that come with original Medicare Part A and Part B. These can include premiums, deductibles, copays, and coinsurance. Medicare supplement plans are standardized.

Blue circles with letters appear in two rows above blue text.

ON SCREEN TEXT: ABCDF
GKLMN
Medicare Supplement Insurance Plans

KAROL: They're labeled from A through N--there's ten different plans with varying levels of coverage.

Lists of items next to blue circles get orange checkmarks as Karol speaks.

ON SCREEN TEXT: Medicare Copay
Supplement
Insurance
Plan 1 Deductible

ON SCREEN TEXT: Copay
Medicare
Supplement Deductible
Insurance
Plan 2
Premium

KAROL: For example, one plan might cover copays and deductibles, and another plan might cover copays, deductibles, and your premiums. So each Medicare supplement plan that has the same letter offers exactly the same coverage. However, plans may differ in what they charge.

Blue dots appear over orange graphics in the shape of California and Illinois.

ON SCREEN TEXT: G G
\$\$\$ \$\$

KAROL: So a plan G, for example, in one state may be a different price from plan G in another state.

Blue text appears next to a blue circle with an eye and a tooth inside.

ON SCREEN TEXT: "Do Medicare
supplement
insurance plans
cover other services?"

KAROL: The main purpose of a Medicare supplement plan is to cover the costs that come with original Medicare Part A and Part B.

As she speaks, a white paper with blue text appears next to Karol.

ON SCREEN TEXT: Some providers
offer additional
discounted services

KAROL: However, some Medicare supplement plan providers do offer additional programs that can provide discounted services for dental or hearing or other healthcare services.

Blue text appears next to the blue and green circles with text.

ON SCREEN TEXT: Parts A
 and B
 "How do these plans
 Part Medicare work together?"
 D Supplement
 Insurance
 Plans

KAROL: Medicare parts and plans can work together in different combinations to offer you the coverage you need.

A blue circle with white text appears over blue text. Then a plus sign and the green circle with white text appears beside it followed by the blue circle with blue text. Then the yellow circle with blue text appears and colorful circles with text fan out around it.

ON SCREEN TEXT: Parts A
 and B
 Original Medicare

ON SCREEN TEXT: Part
 D

ON SCREEN TEXT: Medicare
 Supplement
 Insurance
 Plan

ON SCREEN TEXT: Medicare
 Advantage
 Plan

ON SCREEN TEXT: Part Part
 A D
 Part Medicare
 B Advantage Dental
 Plan
 Vision Hearing

KAROL: It really comes down to two scenarios: You can keep original Medicare Part A and Part B and decide to add prescription drug coverage and/or a Medicare supplement plan, or you can choose a Medicare Advantage Plan instead, which encompasses all of the coverage in one plan.

Medicare

*Supplement + Parts A
Insurance and B
Plan
Original Medicare*

KAROL: Medicare supplement plans work only with original Medicare Part A and Part B.

The yellow circle with text replaces the blue one on the right and an orange X is drawn over the plus sign.

ON SCREEN TEXT: Medicare
Supplement + Medicare
Insurance Advantage
Plan Plan

KAROL: If you have a Medicare Advantage Plan, you don't need and can't use a Medicare supplement plan.

The woman with the long green hair appears next to blue text.

ON SCREEN TEXT: "Which plan is
right for me?"

KAROL: People often ask, "How do I know what's right for me? What Medicare plan should I choose?"

Colorful dots appear next to three animated figures.

ON SCREEN TEXT: Medicare
Advantage
Plan
Original Part Medicare
Medicare D Supplement
A and B Insurance
Plan
Original
Medicare
A and B

KAROL: Well, that choice is personal, because your health needs are personal, and each person needs to make a decision for themselves. There are a few things to think about as you look at Medicare plans and coverage in general.

Blue dots with white text appear above the woman with long orange hair. Then they are replaced by the yellow circle.

ON SCREEN TEXT: Dental Vision

ON SCREEN TEXT: Medicare
Advantage
Plan

KAROL: One: Would you like to have additional benefits like dental or vision? If so, then a Medicare Advantage Plan might be a better choice, because they offer these options, whereas original Medicare doesn't.

Two shaded circles appear above the woman with long green hair. Then a yellow circle with blue text appears above. Then two overlapping blue circles replace the yellow.

ON SCREEN TEXT: Premium Copay

ON SCREEN TEXT: Medicare
Advantage
Plan

ON SCREEN TEXT: Original
Medicare
Medicare
Supplement
Insurance
Plan

KAROL: Two: Would you prefer to have lower monthly premiums and pay as you go, so to speak, when you go to the doctor with copays, or would you prefer to have higher premiums and fewer copays or out-of-pocket expenses? In the first scenario, a Medicare advantage plan might be your best choice, because premiums are low, and you pay only when you receive services. In the second case, original Medicare with a Medicare supplement plan might be a better choice, because your premiums may be higher, but you'll pay less out of pocket as you go along.

A nurse appears in a white speech bubble over the woman with long green hair. The nurse is replaced by an airplane and then a blue dot with white text followed by a map of the contiguous United States appears in another speech bubble.

ON SCREEN TEXT: Original
Medicare

KAROL: Number three: Do you have specific doctors or providers you like to see, or do you travel frequently? If you do, original Medicare might be a good choice for you, because every provider in the United States is covered.

In another speech bubble, a yellow circle with blue text appears over the woman. Then doctors and nurses connected by a yellow pentagon replace the circle.

ON SCREEN TEXT: Medicare
Advantage
Plan

KAROL: Medicare Advantage Plans often have a provider network, and you need to choose providers from within the network to get the plan's best prices.

Blue text appears next to an orange question mark.

ON SCREEN TEXT: ? "So, what is
 the takeaway?"

KAROL: So there you have it. That's the basics of Medicare. And if there's just one thing that you take away from today, I hope it's this: You get to choose. You get to choose Medicare coverage that fits your health needs, your budget, and your lifestyle.

Text appears in two blue speech bubbles.

ON SCREEN TEXT: For more information

ON SCREEN TEXT: visit [MedicareMadeClear.com](https://www.MedicareMadeClear.com)

KAROL: If you need more information about Medicare basics or other Medicare topics, please visit us at [MedicareMadeClear.com](https://www.MedicareMadeClear.com)

Blue text appears next to a Facebook icon.

ON SCREEN TEXT: follow us on Facebook

KAROL: And follow us on Facebook for answers to your Medicare questions and regular updates on Medicare topics. Thanks so much for listening.

The UnitedHealthcare logo and more blue text appears on a white background.

ON SCREEN TEXT: UnitedHealthcare
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ON SCREEN TEXT: Medicare
 Made Clear
 by UnitedHealthcare