

UHC_MMC_Webinar_Video_081720

Blue lines make up a U-shaped logo on a white background as bright music plays. The lines swirl away as the shot transitions to a man in a suitcoat who interviews in front of a pale blue background.

JOEL: Hi, my name is Joel, and today we are gonna talk about Medicare.

The U-shaped logo appears over a blue background with text.

ON SCREEN TEXT: Get to Know Medicare

JOEL: Medicare can really be like a new language, so there's a steep learning curve as you learn this new language.

Animated icons appear beside a list of topics, among them a bed, a stethoscope, a prescription pill bottle, an umbrella, and a bed and a stethoscope.

ON SCREEN TEXT: Part A
 Part B
 Part D
 Medicare Supplement
 Insurance Plans
 (Medigap)
 Medicare Advantage

JOEL: Our Medicare Made Clear program is designed to help you learn and understand that language better. Medicare is not a one-size-fits-all, and each person has a unique situation and can be served differently with different options.

ON SCREEN TEXT: Medicare is not
 one-size-fits-all

JOEL: So hopefully you can come away today with something that will help you in your situation and get the most out of your Medicare benefits.

A question appears over a white background.

ON SCREEN TEXT: What Is Medicare?

JOEL: So, what is Medicare? Medicare is insurance for older Americans and those with a qualifying disability.

Check marks appears beside items in a list.

ON SCREEN TEXT: 65 years old
 Qualifying disability

JOEL: It's paid for in part by federal payroll taxes paid by both the employee and the employer. Medicare is an individual insurance policy, so each person must qualify and apply to be covered.

Text appears over a blue background with separate umbrella icons over the words "You" and "Spouse."

ON SCREEN TEXT: Medicare Is Individual Insurance

JOEL: This is different from the traditional employer benefit plan that might cover you, a spouse, or sometimes dependents. Medicare is different from Social Security. Although you may use your Social Security number to sign up or may pay for some of your Medicare premiums out of your Social Security benefit, it is a separate program.

ON SCREEN TEXT: Medicare is not
Social Security

JOEL: Medicare is different from Medicaid also.

ON SCREEN TEXT: Medicare is not
Medicaid

JOEL: That is a program funded at the state level, with different rules and requirements to be eligible. And finally, Medicare is not free.

ON SCREEN TEXT: Medicare is not free

JOEL: On top of the taxes that you have already paid, there are premiums and cost share that follow you throughout your utilization of the Medicare system.

Text appears on a white background.

ON SCREEN TEXT: Who Can Get Medicare?

JOEL: So, who can get Medicare? As you might guess, there are eligibility requirements. Medicare is designed for people 65 and older. You can get it at a younger age if you have a qualifying disability.

Check marks appear beside a list.

ON SCREEN TEXT: 65 years old
Qualifying disability
Qualifying medical
condition

JOEL: People with end-stage renal disease or ALS may be eligible to qualify sooner. To be eligible, you need to be a U.S. citizen or a legal resident for at least five consecutive years.

Text appears with check marks.

ON SCREEN TEXT: You must be: a US Citizen

a legal resident
for at least five years

JOEL: Original Medicare has two parts. There's Part A and Part B.

Text appears beside Joel.

ON SCREEN TEXT: Original Medicare
(Parts A & B)

JOEL: Medicare Part A covers your hospital charges. Things like inpatient hospitalization, skilled nursing facilities, any meals or nursing care that you receive while you're in the hospital.

The types of charges that Joel listed appear in a list.

JOEL: Medicare Part A is premium-free for most people.

The phrase appears as text beside him.

JOEL: If you or your spouse have worked and paid taxes for 10 years, you would qualify for no-cost Medicare Part A. There's also a deductible for benefit periods during any inpatient hospitalization under Medicare Part A.

More text appears beside Joel.

ON SCREEN TEXT: There is a
deductible
for in-patient
hospitalizations

JOEL: Medicare Part B covers doctor's office visits and other outpatient care. Things like labs that your doctor may order. It also covers some preventive screenings, and includes things like durable medical equipment.

The different aspects of Part B coverage appear in a list.

JOEL: A sleep apnea machine might be an example of that. Medicare Part B does have a monthly premium and it is adjusted for income.

Text appears beside Joel.

ON SCREEN TEXT: Medicare Part B has
a monthly premium

JOEL: There is also an annual deductible that you must satisfy first.

ON SCREEN TEXT: There is an
annual deductible

JOEL: And then you have a 20% cost share or coinsurance. That means that after you meet your deductible, you pay 20% of any bill, Medicare pays 80%.

ON SCREEN TEXT: Cost share
 20% 80%
 You Pay Medicare

JOEL: You are able to see any provider that accepts Medicare to receive these benefits.

An animated stethoscope appears with text.

ON SCREEN TEXT: You can see any provider
 that accepts Medicare.

JOEL: You can't be denied coverage for Medicare Parts A or Part B. You do want to note if you do not sign up for Medicare Part B when you are first eligible, you may see a penalty if you enroll in the future.

A blue banner with text appears.

ON SCREEN TEXT: If you do not
 enroll in Part B
 when first eligible,
 you could be
 penalized

JOEL: To avoid paying that penalty, you want to ensure that you have creditable coverage in place. That way if you decide to take Medicare Part B down the road, you would not see that penalty. It's important to remember Original Medicare doesn't cover everything. There are out-of-pocket costs for you. In addition, it doesn't cover things like prescription drugs, dental, vision, and even hearing.

The aspects that original Medicare doesn't cover appear in a list as Joel says them.

JOEL: Because Original Medicare doesn't cover everything, most people are looking for additional coverage. One option for that additional coverage would be to purchase a Medicare Supplement Plan.

A bed appears beside the phrase "Part A," and a stethoscope appears beside the phrase "Part B" as text appears below.

ON SCREEN TEXT: Most people
 want additional
 coverage

 Medicare Supplement
 Insurance Plans.

An umbrella appears beside the supplement plan.

JOEL: In addition to that Supplement Plan, most people would purchase a Part D Prescription Drug Plan. That helps pay for your prescription drug benefits.

An animated prescription pill bottle appears beside "Part D" in the list. The Medicare Supplement Insurance Plans and the Part D plan disappear, and Medicare Advantage takes their place.

JOEL: A secondary option would be a Medicare Advantage Plan or a Part C plan. This rolls your Medicare Part A and Part B coverage into one and often even includes a Medicare Part D Prescription Drug Plan as well.

The Part A, B, and D plans slip into the Medicare Advantage Plan.

JOEL: Keep in mind, while Medicare Parts A and B are offered through the government, these additional plans are available through private insurers.

The groups appear over a blue background.

ON SCREEN TEXT:	Government	Part A Part B
	Private companies	Part D Medicare Supplement Insurance Plans Medicare Advantage

JOEL: Medicare Supplements Plans offer additional coverage to your Original Medicare plan. Now, this can get confusing because they are usually identified by a letter. These plan designs are all determined by the Center for Medicare & Medicaid Services, or CMS.

Text appears beside Joel.

ON SCREEN TEXT:	Medicare supplement insurance plans are designed by CMS*
	*Centers for Medicare & Medicaid Services

JOEL: So those plans are set in place and offered through private insurance companies.

ON SCREEN TEXT:	Medicare supplement insurance plans are offered by private insurance companies
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JOEL: Although your plan may be the same, a Plan G with one company is the same as a Plan G with another company, they may have different premiums between those companies.

Text appears over a blue background illustration two companies' plans.

ON SCREEN TEXT: Medicare Supplement Insurance Plans

Private Insurer 1	Private Insurer 2
Plan G	Plan G
\$\$\$	\$\$

JOEL: So it's important to shop those plans and make sure you find the one that is the best fit for you. Medicare Supplement Plans are good across the country. You can use any provider that accepts Medicare.

A blue banner with text appears.

ON SCREEN TEXT: With a Medicare supplement insurance plan, you can go to any participating provider

JOEL: If you sign up for a Supplement Plan when you are first eligible, there's no underwriting and no exclusions of preexisting medical conditions.

The benefits appear in a list.

ON SCREEN TEXT: No underwriting
No exclusions
for pre-existing conditions

JOEL: That guaranteed issue period, as it's called, is for the first six months of your eligibility in Medicare.

ON SCREEN TEXT: Guaranteed Issue Period
(Medicare Supplement Open Enrollment Period)

The first six months after you are both age 65 or older and have Part B

JOEL: If you want coverage for prescription drugs, you would need to purchase a Medicare Part D Prescription Drug Plan. Your Part D Prescription Drug Plan will help cover any prescriptions from your doctor.

An animated prescription pill bottle appears beside the Part D plan. More text appears.

ON SCREEN TEXT: Some vaccines
 are covered

JOEL: There are also vaccines covered under the plan. And there is a list of prescriptions specifically covered by each plan, that's known as a formulary. So you do want to review this formulary and make sure that the prescriptions you need are covered by the plan you select.

A blue banner with text appears.

ON SCREEN TEXT: Review a plan's
 formulary to see
 if it will work for
 your needs

JOEL: The cost for your Part D Prescription Drug Plan are your premium that you would pay monthly, and then any cost sharing that would be included in that plan. Most Part D Plans do have a deductible, and then you would typically pay a copay.

Premium, Deductible, and Copay appear in a list of Part D Costs. The view switches back to Joel, and five different tiers of plans appear, with Tier 1 having one dollar sign beside it and Tier 5 having five.

JOEL: Most standard plans have a five tier setup. And depending on what tier your prescription falls on, that would determine the copay for your prescription.

Text appears beside Joel.

ON SCREEN TEXT: Copays depend
 on the tier

JOEL: Enrollment in a Part D Prescription Drug Plan is not required. However, if you delay enrollment and do not have creditable coverage, there is a penalty for signing up late.

A blue banner with text appears.

ON SCREEN TEXT: You don't have
 to have Part D
 coverage

 Avoid a penalty
 for signing up late

JOEL: If you already have coverage today and it is creditable, you don't need to worry about it. But if you have no prescription coverage, even though you don't take prescriptions, you might want to consider enrolling in a Part D Prescription Drug Plan.

Blue text appears over a white background.

ON SCREEN TEXT: Medicare Advantage Plan

JOEL: Another option for additional coverage is a Medicare Advantage Plan. This is often incorrectly called a Medicare Replacement Plan because a Medicare Advantage, or a Part C Plan, includes your coverages from Medicare Part A and Medicare Part B, and often includes your Medicare Part D coverage as well.

The Part A, B, and D plans disappear into the Medicare Advantage plan (Part C). A list appears over a blue background.

ON SCREEN TEXT: Medicare Advantage Plans Include

- Dental
- Vision
- Hearing
- Gym membership

JOEL: If you select a Medicare Advantage Plan, you're still required to pay your Medicare Part B premium. In addition, your Medicare Advantage Plan would have a premium. But one consideration is these can often be as low as \$0.

A list appears over a blue background.

ON SCREEN TEXT: Medicare Advantage Costs

- Part B premium
- Medicare Advantage premium
(could be as low as \$0)

JOEL: Medicare Advantage Plans do have a defined annual out-of-pocket maximum.

Text appears beside Joel.

ON SCREEN TEXT: Medicare Advantage
plans have an
out-of-pocket
maximum

JOEL: So you know the most expense you would have in a given year. Medicare Advantage Plans typically have a network that they work within as well. You would wanna check your plan to make sure that your doctor is available on the plan that you select.

A blue banner with text appears.

ON SCREEN TEXT: Check to make
 sure your doctor
 is part of your
 plan's network

JOEL: Keep in mind there are many different types of Medicare Advantage Plans, including special needs plans that you may be eligible for.

ON SCREEN TEXT: There are many
 different types
 of Medicare
 Advantage plans

JOEL: When you're ready to enroll for Medicare for the first time, there is a specific timeframe you have to do that. This is called your initial enrollment period. You are eligible the month that you turn 65, the three months prior, and the three months after your birth month.

A graphic titled Initial Enrollment Period appears. A dot with the number 65 in it is labeled "The month you turn 65), and timelines extend from either side of the dot, indicating three months before and three months after.

JOEL: Now, if you're already taking Social Security benefits, you will be automatically enrolled in Original Medicare. If not, you do need to actively sign up for the program.

A blue banner with text appears.

ON SCREEN TEXT: If you take Social
 Security, you are
 automatically
 enrolled in
 Medicare
 Parts A & B

JOEL: If you miss this initial enrollment period, you do still have opportunity down the road. However, if you don't sign up for Original Medicare Part B when you are first eligible and you don't have creditable coverage, you may pay a penalty when you do sign up for Original Medicare.

ON SCREEN TEXT: Sign up on time
 to avoid the
 Part B penalty

JOEL: In addition to the initial enrollment period, there are special enrollment periods that you might qualify for. Qualifying events for this would be items like retiring and leaving your employer benefits, a change in marital status, or a move.

A list appears with check marks.

ON SCREEN TEXT: Special
Enrollment
Periods

Retirement
Change in marital status
Move

JOEL: If you plan to work past age 65 and maintain your employer benefits, you can delay your Medicare Part B and Part D enrollment, but you may see a penalty if your employer coverage is not creditable.

Text appears beside Joel.

ON SCREEN TEXT: If you work past
65, you can delay
getting Medicare
Parts B & D

A blue banner with text appears.

ON SCREEN TEXT: Your employer
coverage needs
to be creditable

JOEL: Once a year from October 15th to December 7th you are able to change your coverage if you so choose. This is called the annual enrollment period.

Blue text appears beside Joel.

ON SCREEN TEXT: Annual Enrollment Period

October 15 to December 7

JOEL: Any changes you make during the annual enrollment period go into effect January 1st of the following year.

A blue banner with text appears.

ON SCREEN TEXT: Changes go into
effect January 1

JOEL: If you need help paying for Medicare, you can apply for extra help. Do this by reaching out to Medicare, the Social Security Administration, or by contacting your state's Medicaid program to see if you qualify.

A dollar bill appears beside text.

ON SCREEN TEXT: Need Extra Help?

Contact:
Medicare
Social Security Administration
Your state's Medicaid program

JOEL: Thank you so much for watching. Hopefully we were able to clarify some of the language of Medicare. If you need additional resources, you can always go to medicaremadeclear.com. Or to find a local agent, you can go to myuhcagent.com.

Text appears beside Joel.

ON SCREEN TEXT: Learn More At:
MedicareMadeClear.com
MyUHCAgent.com

Bright music plays as blue lines swirl around to form the UnitedHealthcare logo. The logo disappears, and text fades into view.

ON SCREEN TEXT: United
Healthcare