

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 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

Part A



Part B



You can add:

Part D



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.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover- like vision, hearing, dental, and more.

Part A



Part B



Most plans include:

Part D



Extra benefits

Some plans also include:

Lower out-of pocket costs

AT A GLANCE

Original Medicare vs. New Hanover Health Advantage in partnership with FirstMedicare Direct

Coverage

Original Medicare

- Original Medicare covers most medically necessary services and supplies in hospitals, doctors’ offices, and other health care settings.
- You can join a separate Medicare Prescription Drug Plan (Part D) to get drug coverage, usually requiring an additional premium and a separate deductible.
- In most cases, you don’t have to get a service or supply approved ahead of time for it to be covered.

New Hanover Health Advantage in partnership with FirstMedicare Direct



- Our plans cover all medically necessary services that Original Medicare covers and usually offers extra benefits that Original Medicare doesn’t cover. **Our two HMO-POS plans coordinate coverage for medical, pharmacy, and preventative dental services.**
- **Prescription drug coverage is included in both our plans**, with the HMO-POS Platinum product without an additional deductible.
- In some cases, you may need a service or supply approved ahead of time for it to be covered.

FirstCarolinaCare Insurance Company's FirstMedicare Direct plans are HMO and PPO health plans with Medicare contracts. Enrollment in FirstMedicare Direct depends on contract renewal. Other providers are available in our network.

Original Medicare vs. Medicare Advantage *(continued)*

Cost

Original Medicare

- For Part B-covered services, **you usually pay 20% of the Medicare-approved amount after you meet your deductible.**
- You pay a premium (monthly payment) for Part B. **If you choose to buy prescription drug coverage (Part D), you'll pay that premium separately.**
- There's **no yearly limit on what you pay out-of-pocket**, unless you have supplemental coverage (like a Medigap policy).
- You can get supplemental coverage (like a Medigap policy) to help pay your remaining out-of-pocket costs (like your 20% coinsurance). Or, you can use coverage from a former employer or union, or Medicaid.

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- Both our HMO-POS plans have **no deductible for medical services covered by Part A and Part B.**
- In addition to a monthly premium for Original Medicare Part B services, **you can choose between \$0 or \$45 premium plans that cover Parts A, B, D, and preventive dental services.**
- By joining our plan, **you will not pay more than \$4,500 each year in out-of-pocket costs for Medicare Part A- and B-covered services in network** (or \$11,000 out of network). Out-of-pocket expenses will only be incurred when services are provided.
- You can't buy or use separate supplemental coverage (like a Medigap policy). Supplemental benefits are available (i.e. dental coverage, etc.).

Doctor and Hospital Choice

Original Medicare

- You can go to any doctor or hospital that takes Medicare, anywhere in the U.S.
- In most cases, you don't need a referral to see a specialist.

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- An HMO-POS is a Medicare Advantage Plan with a more flexible network, allowing Plan Members to seek care outside of the traditional HMO network.
- You generally get your care and services from doctors, other health care providers, or hospitals in the plan's network. However, you can go out-of-network for certain services, **usually for a higher cost.**

Travel

Original Medicare

- Original Medicare generally doesn't cover care outside the U.S. You may be able to buy a Medigap policy that covers care outside the U.S.

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- When using providers outside of our network, non-emergency services are not routinely covered. Coverage of emergency services are provided outside of the U.S.
- These plans include Worldwide Emergency coverage as a supplemental benefit.

Call **1 (855) 880-2521** or visit www.nhrmc.org/advantage
for more information about New Hanover Health Advantage