

# 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. Here are the two main ways to get Medicare.

## Original/Traditional Medicare

- Original Medicare includes Medicare Part A (hospital insurance) and Part B (medical insurance).
- If you want prescription drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% co-insurance), you can also buy supplemental coverage.
- You 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.)

AT A GLANCE

## 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 — such as 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**

## Original Medicare versus New Hanover Health Advantage

### Coverage

#### Original/Traditional Medicare

- Original Medicare covers most medically necessary services and supplies in hospitals, doctors’ offices and other healthcare 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 FirstCarolinaCare



- Our plans cover all medically necessary services that Original Medicare covers and usually offers extra benefits that Original Medicare doesn’t cover. **Our three HMO-POS plans coordinate coverage for medical, dental, hearing and vision services.**
- **Prescription drug coverage is included in our Select and Platinum MAPD plans. Our Freedom plan does not include prescription drug coverage.**
- In some cases, you may need a service or supply approved ahead of time for it to be covered.

To learn more, call **910-667-NHHA (6442)** or visit **NewHanoverHealthAdvantage.com**.



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## Doctor and hospital choice

### Original/Traditional 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.

### New Hanover Health Advantage in partnership with FirstCarolinaCare



- Our Medicare Advantage plans are **HMO-POS with a more flexible network that allows members to see ANY provider accepting Medicare.**
- You generally get your care and services from doctors, other healthcare providers or hospitals in the plan's network. However, you have the flexibility to seek care out of network, usually for a higher shared cost.

## Cost

### Original/Traditional 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 (such as a Medigap policy).
- You can get supplemental coverage (such as a Medigap policy) to help pay your remaining out-of-pocket costs (like your 20% co-insurance). Or, you can use coverage from a former employer or union, or Medicaid.

### New Hanover Health Advantage in partnership with FirstCarolinaCare



- 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, **our Freedom plan offers a \$75 credit per month toward your Medicare Part B premium.**
- By joining our plan, **you will not pay more than \$3,600 each year in out-of-pocket costs for Medicare Part A- and B-covered services in network** (or \$8,950 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 available (e.g., dental coverage, etc.).

## Travel

### Original/Traditional 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.

### New Hanover Health Advantage in partnership with FirstCarolinaCare



- New Hanover Health Advantage pays for covered services to both in-network and out-of-network Medicare credentialed providers.
- These plans include worldwide emergency coverage as a supplemental benefit.

FirstCarolinaCare Insurance Company's Medicare Advantage plans are HMO and PPO health plans with Medicare contracts. Enrollment in FirstCarolinaCare plans depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Out-of-network/non-contracted providers are under no obligation to treat FirstCarolinaCare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage (EOC) for more information, including the cost-sharing that applies to out-of-network services. Other providers are available in our network.