



Medicare Education 2026

New to Medicare **MEDICARE ADVANTAGE**

Presented by SourcePoint Insurance Specialist Team

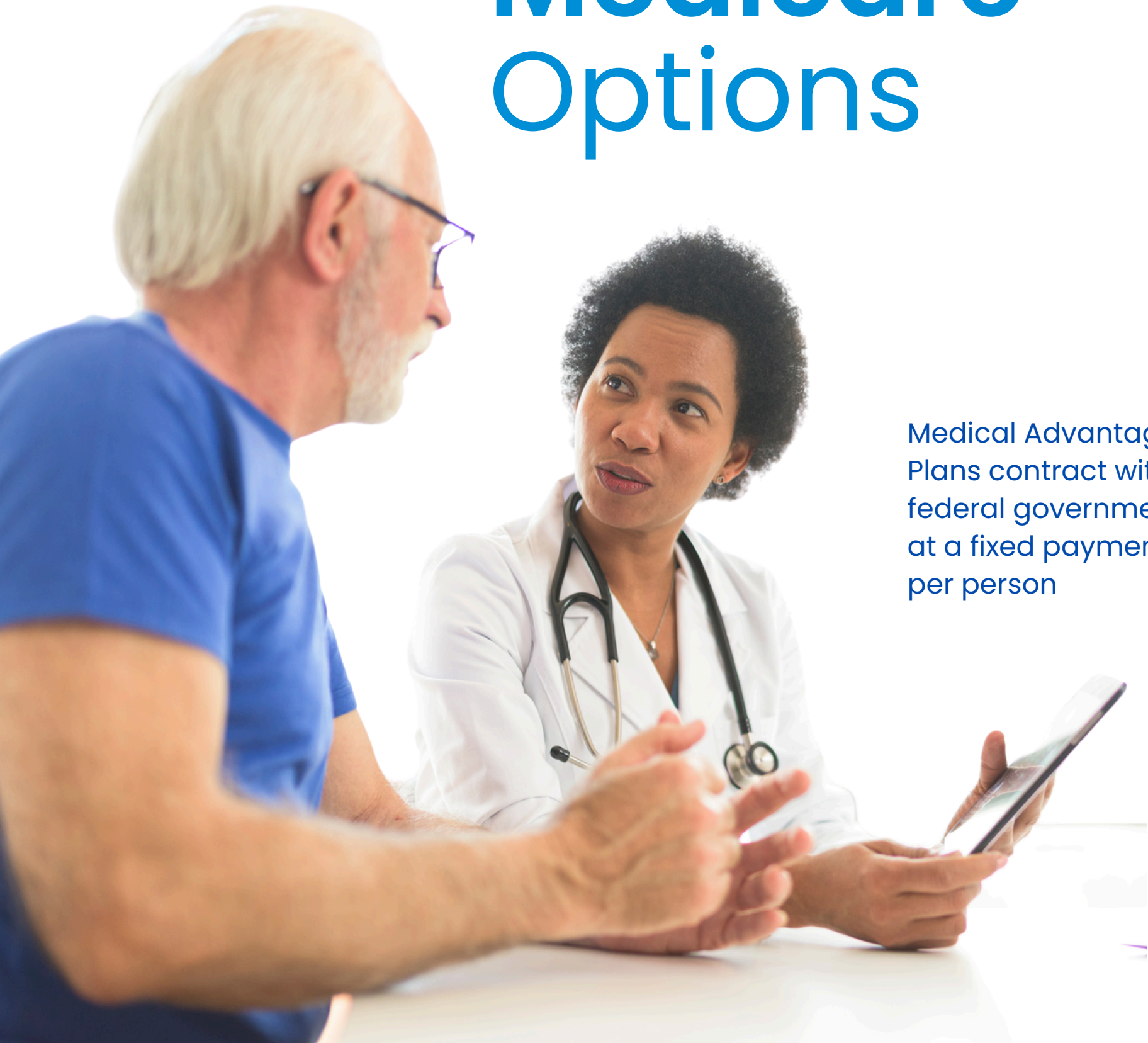
PRESENTATION #3 >

Resources: Ohio Senior Health Insurance Information Program | Ohio Dept. Insurance





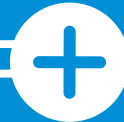
Medicare Options



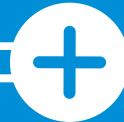
Medical Advantage Plans contract with federal government at a fixed payment per person

Option 1

Original Medicare
Part A & Part B



Secondary Insurance
GHI, Medicaid, or MedSup



RX Coverage
Part D or GHI

Option 2

Medicare Advantage (Part C)

1. Hospitalization
2. Medical
3. RX (MA-PD)



Medicare Advantage Requirements

To enroll in a Medicare Advantage Plan, beneficiaries must meet specific eligibility criteria. Understanding these requirements helps ensure you choose the right coverage.

For a list of questions to ask before joining a Medicare Advantage Plan, go to:

National Council on Aging
ncoa.org/article/joining-a-medicare-advantage-plan/



Enrollment Requirement

Beneficiaries must be enrolled in both Medicare **Part A** & Medicare **Part B**



Supplement Requirement

Beneficiaries **cannot** hold both a Medicare Advantage Plan and a Medicare Supplement Plan



Service Area Requirement

Beneficiaries must **live within** the plan's designated service area





Medicare Advantage

Flexible Benefits



Non-Medical Treatment

Some plans MAY include **nutrition**, **in-home support**, and cover certain **home modifications**



Vision, Dental & Hearing

Coverage of some plans MAY include routine **vision**, **dental**, and **hearing** services.



Do Your Research!

Check with the Plan to understand which services are covered, along with **costs and restrictions**, which can affect how and when you receives care.



Types of Insurance Plans

HMO

- Referral required to see specialists
- Care limited to in-network providers
- Lower out-of-pocket costs when in-network

PPO

- More flexibility in choosing providers
- No referral needed for specialists
- Out-of-network care is allowed
- Higher out-of-pocket costs when out-of-network





Medicare Advantage

Drug Coverage

Most Medicare Advantage Plans include prescription drug coverage (Part D). However, some plans do not include drug benefits — these may be suitable for beneficiaries who have other coverage, such as through the VA. **Always verify drug coverage before enrolling.**

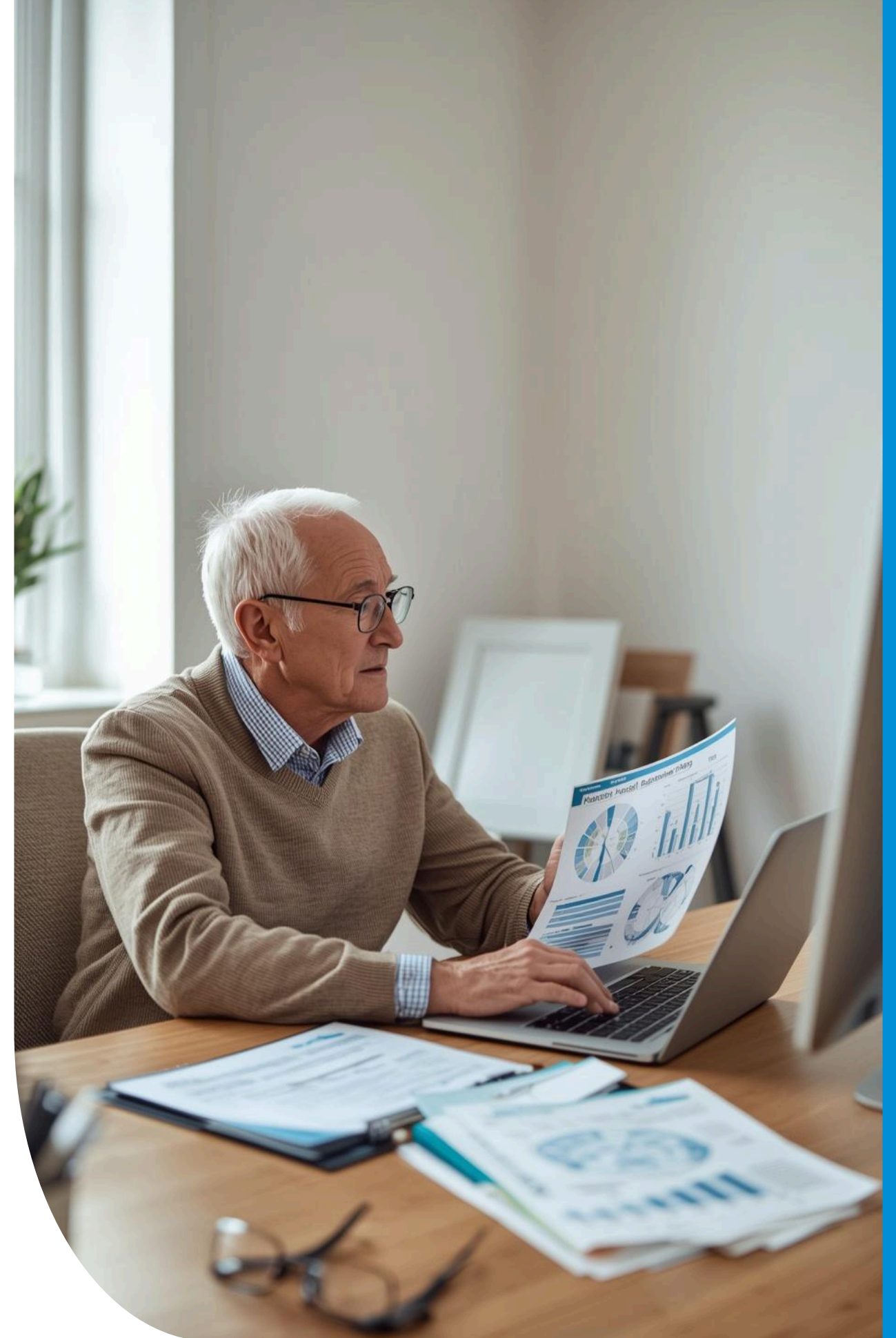
- **Most MA Plans bundle drug coverage** (Part D)
- **Some plans exclude drugs** — ideal for VA beneficiaries



Understanding Medicare Health Plan Charts

Medicare Advantage Plans and their costs change every year. Reviewing plan charts helps you compare options, understand what you pay, and make informed decisions about your coverage.

- **Plans and costs can change annually**
- **Understanding charts empowers better decisions**
- **Visit [medicare.gov](https://www.medicare.gov) for current plan listings**



Example

MEDICARE ADVANTAGE and other HEALTH PLANS in Ohio

Service Area	Monthly Premium*	Out-of-Pocket Limits	Primary Care Visit	Specialist Visit	Chemo Drugs	Other Part B Drugs	Home Health Care	DME	Annual Part D Deductible	Part D Drugs*	Offers Extra Benefits
Aetna Medicare (H1608) / Preferred Provider Organization											
Aetna Medicare Advantra Silver (PPO) (O29) Phone: 855-275-6627										Members' Rating of Plan: 85%	
www.aetnamedicare.com											
Northeastern and Youngstown Area	\$0	\$5,900/\$11,300	\$5/50%	\$40/50%	20%/50%	20%/50%	\$0/50%	20%/50%	\$150 some drugs; call plan	\$5 - \$100 and/or 30%	Yes
Aetna Medicare (H3931) / Health Maintenance Organization											
Aetna Medicare Value (HMO) (109) Phone: 855-275-6627										Members' Rating of Plan: 85%	
www.aetnamedicare.com											
Toledo and Cincinnati Area	\$0	\$7,550	\$10	\$45	20%	20%	\$0	20%	\$150 some drugs; call plan	\$0 - \$100 and/or 30%	Yes
Aetna Medicare Value Plan (HMO) (107) Phone: 855-275-6627										www.aetnamedicare.com	
Northeastern and Youngstown Area	\$0	\$7,550	\$10	\$40	20%	20%	\$0	20%	\$150 some drugs; call plan	\$0 - \$100 and/or 30%	Yes
Aetna Medicare Value Plan (HMO) (108) Phone: 855-275-6627										www.aetnamedicare.com	
Central Ohio Area	\$0	\$7,550	\$5	\$45	20%	20%	\$0	20%	\$150 some drugs; call plan	\$0 - \$100 and/or 30%	Yes
Aetna Medicare (H5521) / Preferred Provider Organization											
Aetna Medicare Premier 1 (PPO) (134) Phone: 855-275-6627										Members' Rating of Plan: 88%	
www.aetnamedicare.com											
Select Counties in Ohio	\$140	\$6,100/\$11,300	\$10/50%	\$30/50%	20%/50%	20%/50%	\$0/50%	20%/50%	\$150 some drugs; call plan	\$0 - \$100 and/or 30%	Yes
Aetna Medicare Premier 2 (PPO) (O20) Phone: 855-275-6627										www.aetnamedicare.com	
Select Counties in OH & KY	\$124	\$4,800/\$11,300	\$5/50%	\$40/50%	20%/50%	20%/50%	\$0/50%	20%/50%	\$0	\$2 - \$100 and/or 33%	Yes
Aetna Medicare Value Plan (PPO) (O87) Phone: 855-275-6627										www.aetnamedicare.com	
Cincinnati Area	\$0	\$6,000/\$11,300	\$5/50%	\$45/50%	20%/50%	20%/50%	\$0/50%	20%	\$150 some drugs; call plan	\$0 - \$100 and/or 30%	Yes

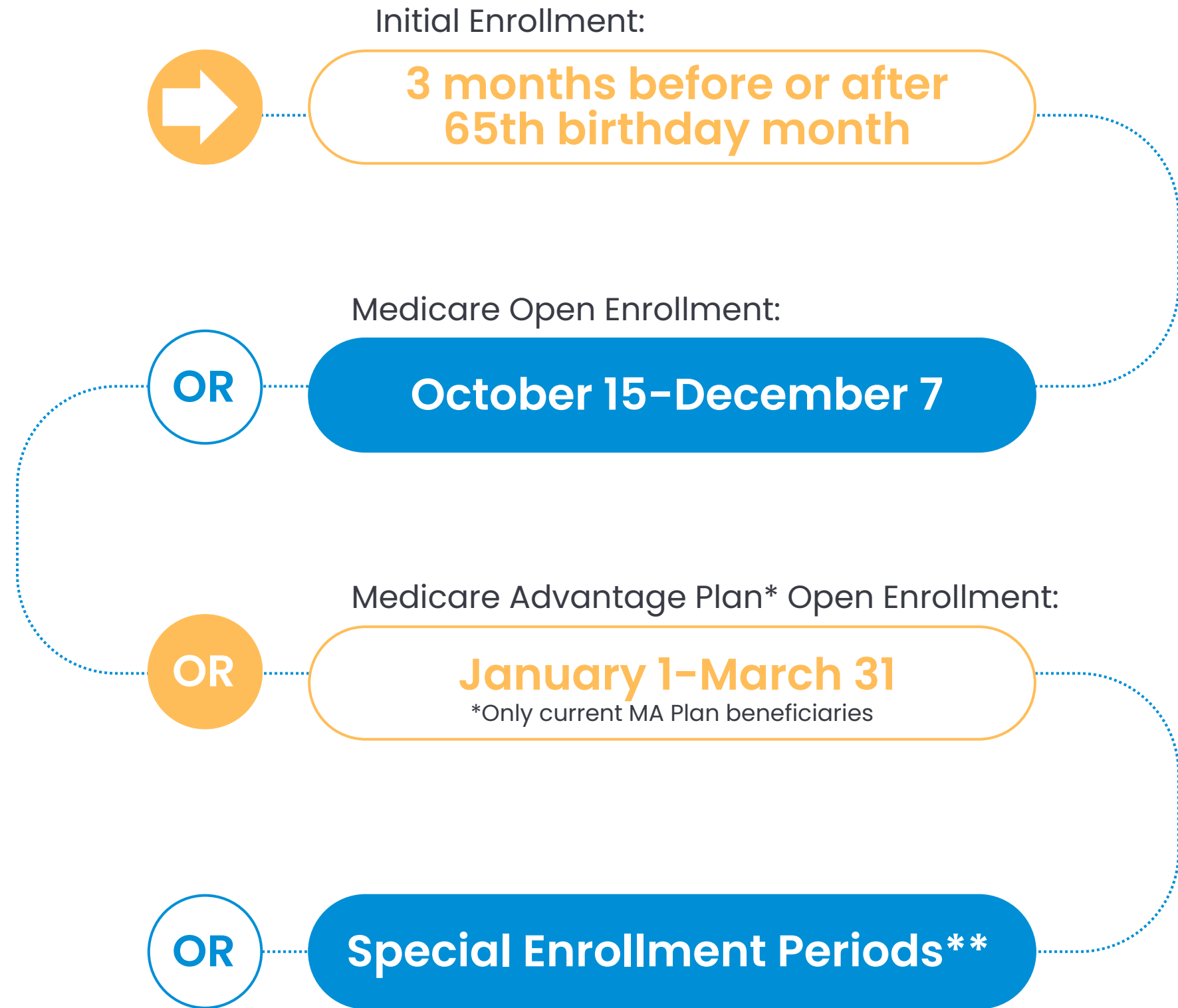


Medicare Advantage

Enrollment Periods

Medicare assigns a star rating to Medicare Advantage Plans, with 5 stars being the highest.

If there is a 5-star-rated Plan in your service area, you may enroll in that Plan anytime during the year.



**When a beneficiary relocates outside of the Plan's coverage area, receives Medicaid, qualifies for Extra Help, or resides in a nursing home.



MPAP

Medicare Premium Assistance Programs

Medicare Savings Plans

There are various programs designed to help individuals with **low income and limited assets** afford their health care coverage. If you do not qualify for full Medicaid, there may still be other assistance programs available to you. To be eligible for these programs, you must meet specific income and asset criteria.

		Monthly Income		Resources	
		Single	*Couple	Single	*Couple
MEDICAID	<ul style="list-style-type: none"> Covers medical and other services costs (dental, vision, hearing, etc.) Part B premium Part B deductible and coinsurance 	\$1,014	\$1,511	\$2,000	\$3,000
QMB Qualified Medicare Beneficiary	<ul style="list-style-type: none"> Serves as a free Medicare Supplement policy Part B premium Part B deductible and coinsurance 	\$1,350	\$1,824	\$9,950	\$14,910
SLMB Specified Low Income Beneficiary	<ul style="list-style-type: none"> Part B premium Retroactive Part B premium for past 3 months 	\$1,616	\$2,184	\$9,950	\$14,910
QI Qualified Individual	<ul style="list-style-type: none"> Part B premium 	\$1,816	\$2,455	\$14,910	\$14,910

*Couple: married filing jointly
Updated Jan. 2026



Extra Help: LIS Low Income Subsidy



Extra Help (LIS) will pay:

- All or most of the monthly **Part D premium** (\$0-\$123.40 in 2026)
- All or most of the **annual deductible** (\$0-\$615 in 2026)
- Most of your **co-payments** and/or co-insurance

Eligibility

updated Jan. 2026

	Single	Married
Monthly Income	\$2,015	\$2,725
Total Resources	\$18,090	\$36,100



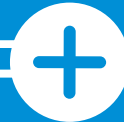
Know Your Options!



Option 1

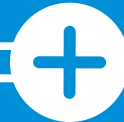
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Protect Yourself

Not all Medicare Advantage Plan sales agents act in your best interest. Be cautious and always verify information through official resources such as **Medicare.gov**.

Prohibited Sales Tactics:

- ❌ Door-to-door sales
- ❌ Cash gifts or gifts exceeding \$15 in value
- ❌ High-pressure sales
- ❌ Misrepresenting a plan or providing incomplete information
- ❌ Claiming to be a Medicare representative



If you feel you have been victimized by an agent or company:

- Get as much info as possible, including agent name, address, and phone number, the company name, and plan information.
- Report the incident to the Ohio Department of Insurance **1-877-727-6427** or **1-800-686-1527**.



Questions?

SourcePoint provides a variety of free insurance education classes and workshops. Learn more at **MySourcePoint.org/insurance** or call 740-363-6677 to enroll.

More Resources:

OSHIIP | 1-800-686-1578 | insurance.ohio.gov

Medicare | 1-800-MEDICARE | medicare.gov

Social Security Administration | 1-800-772-1213 | ssa.gov





Next Step:

KNOWLEDGE CHECK #3!



To schedule a one-on-one insurance consultation, you must watch **all 3 presentations** and complete the knowledge checks.