

# *Presentation #3*

# Medicare Advantage Plans

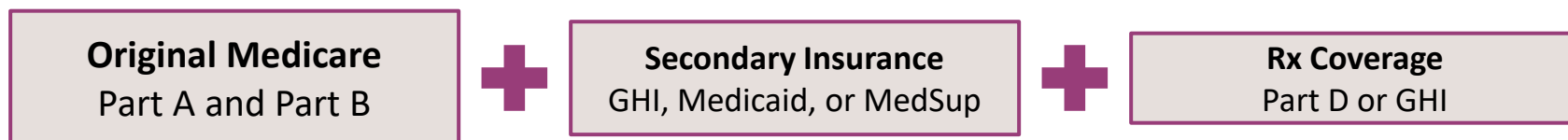
Presented by SourcePoint

*Resources: Ohio Senior Health Insurance Information Program (OSHIIP)  
from the Ohio Department of Insurance.*

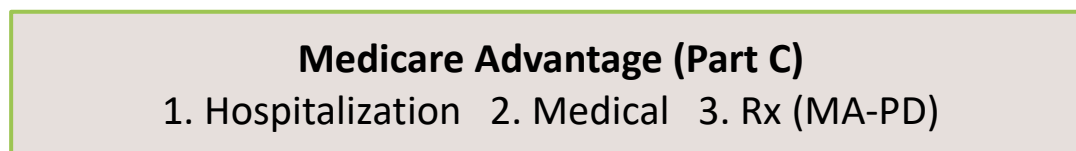


# Medicare Options

## Option 1:



## Option 2:



# Medicare Advantage

- Available to those:
  - Enrolled in Part A and B
  - Who live within the plan's service area (county)
- Alternative to Original Medicare
  - Offered by private companies to replace Original Medicare and secondary insurance
  - Multiple options in each county
    - Health Maintenance Organizations (HMO)
    - Preferred Provider Organizations (PPO)
  - Most plans include Part D benefit (MAPD)
  - Enrollees pay Part B premium and any other applicable costs (know all possible out-of-pocket costs)

For a list of questions to ask before joining a Medicare Advantage Plan, go to the [National Council on Aging](#)

## 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
<b>Aetna Medicare (H1608) / Preferred Provider Organization</b>										<b>Members' Rating of Plan: 85%</b>	
Aetna Medicare Advantra Silver (PPO) (029) Phone: 855-275-6627										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
<b>Aetna Medicare (H3931) / Health Maintenance Organization</b>										<b>Members' Rating of Plan: 85%</b>	
Aetna Medicare Value (HMO) (109) Phone: 855-275-6627										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
<b>Aetna Medicare (H5521) / Preferred Provider Organization</b>										<b>Members' Rating of Plan: 88%</b>	
Aetna Medicare Premier 1 (PPO) (134) Phone: 855-275-6627										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) (020) 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) (087) 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
Aetna Medicare Value Plan (PPO) (088) Phone: 855-275-6627										www.aetnamedicare.com	
Cleveland and Toledo Area	\$0	\$5,900/\$11,300	\$5/50%	\$40/50%	20%/50%	20%/50%	\$0/50%	20%/50%	\$150 some drugs; call plan	\$0 - \$100 and/or 30%	Yes

\* If you qualify for Extra Help, your monthly premium and the amount you pay for each prescription may be less than the amounts listed in these columns. Contact the plan for specific formulary (list of covered drugs) and cost information.

# Medicare Advantage

- Open enrollment **Oct. 15 through Dec. 7**
  - Coverage begins Jan. 1
  - Other enrollment times based on circumstance
- MA annual disenrollment period Jan. 1 through March 31
  - May disenroll from a MA plan and return to Original Medicare and enroll in a standalone prescription drug plan, or switch from one MA plan to another MA plan
- 5-star rated plans (MA, MAPD, or PDP) may allow enrollment at any time during the year

# Medicare Savings Program (MSP)

		MONTHLY INCOME		RESOURCES	
		Single	*Couple	Single	*Couple
<b>MEDICAID</b>	<ul style="list-style-type: none"> <li>Covers medical costs and other services (dental, vision, hearing, etc)</li> <li>Part B premium</li> <li>Part B deductible and coinsurance</li> </ul>	\$963	\$1,435	\$2,000	\$3,000
<b>QUALIFIED MEDICARE BENEFICIARY (QMB)</b>	<ul style="list-style-type: none"> <li>Serves as a free Medicare Supplement policy</li> <li>Part B premium</li> <li>Part B deductible and coinsurance</li> </ul>	\$1,275	\$1,723	\$9,430	\$14,130
<b>SPECIFIED LOW INCOME BENEFICIARY (SLMB)</b>	<ul style="list-style-type: none"> <li>Part B premium</li> <li>Retroactive Part B premium amounts for the past 3 months</li> </ul>	\$1,526	\$2,064	\$9,430	\$14,130
<b>QUALIFIED INDIVIDUAL (QI)</b>	<ul style="list-style-type: none"> <li>Part B premium</li> </ul>	\$1,714	\$2,320	\$9,430	\$14,130

Updated 2/1/2024

\*Couple=Married Filing Jointly

# Extra Help (LIS)

*Assistance for individuals with lower income and resources.*

*Helps to pay Part D costs.*

## Extra Help (LIS) will pay:

- All or most of the monthly Part D premium (the national average premium in 2024 is \$34.70)
- All or most of the annual deductible (\$0-\$545 in 2024)
- Most of your copayments and/or coinsurance

## LIS Eligibility

	Single	Married
Monthly Income:	\$1,903	\$2,575
Total Resources	\$17,220	\$34,360

Updated 2/1/2024



# Know Your Options!

## Option 1

**Original Medicare**  
Part A and Part B



**Secondary Insurance**  
GHI, Medicaid, or MedSup



**Rx Coverage**  
Part D or GHI

**OR**

## Option 2

**Medicare Advantage  
(Part C)**

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



# Protect Yourself from Dishonest Sales

- The following sales tactics are prohibited:
  - Door-to-door sales
  - Giving out 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 information as possible, including
    - Agent's card, including name, address, and phone number
    - Company and plan information
  - Report the incident to the Ohio Department of Insurance at
    - **1-877-727-6427** Healthcare Exchange Reports
    - **1-800-686-1527** All other reports

# Questions?

SourcePoint provides a variety of free insurance education classes and workshops. Learn more at [MySourcePoint.org/insurance](https://www.mysourcepoint.org/insurance) or call 740-363-6677.

## Other Resources

- **OSHIIP** | 1-800-686-1578 | [insurance.ohio.gov](https://insurance.ohio.gov)
- **Medicare** | 1-800-MEDICARE | [medicare.gov](https://www.medicare.gov)
- **Social Security Administration** | 1-800-772-1213 | [ssa.gov](https://www.ssa.gov)

