

Your Medicare
Matters.

Protect it!



**Safeguard Your Medicare
by Understanding Medicare Advantage Plans**

Colorado SMP

The Medicare Fraud Program

with the Colorado Division of Insurance



Dora

Department of Regulatory Agencies

Dear Medicare Beneficiary:

We know how important Medicare is to you and we want to help you protect it. We understand that making decisions about your Medicare coverage can be difficult because many options are available to you.

Medicare Advantage Plans and Medicare Part D Prescription Drug Plans allow you more choices than ever about your Medicare health care coverage. You can either keep your Original Medicare Plan* benefits or you can switch to a Medicare Advantage Plan that will provide your coverage instead of the Original Medicare Plan. Some Medicare Advantage Plans also include prescription drug coverage. If not, you can join a Medicare Part D Plan to help pay for your prescription drug costs.

These choices can provide good coverage depending on your current situation. However, so many choices can be confusing, and could increase the potential for misleading, fraudulent or abusive sales practices. This Medicare Benefits Protection Toolkit contains information you need to protect your Medicare benefits. It gives you important tools to help you make an informed decision. Make sure you have it when you sit down with anyone to discuss your Medicare coverage!

Also included is information on your Colorado free counseling service through the Colorado SMP, the Medicare fraud project at the Division of Insurance, and the Senior Health Insurance Assistance Program (SHIP). Your local SMP and SHIP and Programs are here to provide you free, unbiased, and confidential counseling on your healthcare delivery options and protecting you against fraud and abuse.



Your toolkit contains:

- ☑ **Questions** to ask your sales representative and yourself.
- ☑ **Facts** on Medicare Advantage Plans and how they work.
- ☑ **“Red Flags”** to look for when considering a plan.
- ☑ **Four steps** to safeguard your Medicare coverage.

* Comprehensive information on the Original Medicare Plan is available in the Centers for Medicare and Medicaid Services publication, **Medicare & You** or on the Internet at www.medicare.gov.

Safeguard Your Medicare Coverage

ask the right questions

Making any change to your Medicare coverage is a very serious matter!

BEFORE you make any change, make sure it is right for YOU. If you have questions or need help, complete both sides of this form and contact your local SMP office at 1-888-696-7213.

ASK QUESTIONS!

Ask yourself these questions.

What is the name of the Medicare Advantage Plan or the Medicare Prescription Drug Plan I am interested in? _____

What type of plan is this? HMO PPO (Preferred Provider Organization)
 PFFS (Private Fee For Service) SNP (Special Needs Plan)
 Cost Plan MSA (Medicare Medical Savings Account)

Does the plan include Prescription Drug (Part D) coverage? YES NO

How did the Medicare Advantage Plan company contact me?

Friend/Family Mail Phone Seminar Door-to-Door
 I contacted them Other _____

What are the major differences between this plan and my Original Medicare Plan?

How much will my new premium payment be? \$ _____

What will I have to pay when I see my doctor? \$ _____

Do I need permission from my doctor to see a specialist? YES NO

What will I have to pay when I go into the hospital? \$ _____

Have I asked all my medical providers (doctors, hospitals, etc.) if they accept the plan? YES NO

Will I have to travel to receive my health care? YES NO

Can I return to the Original Medicare Plan at any time? YES NO

Was a detailed written plan description left with me? YES NO

Have I contacted my local SMP office at 1-888-696-7213? YES NO

MAKE SURE THE OTHER SIDE OF THIS FORM IS COMPLETED ALSO.

Making any change to your Medicare coverage is a very serious matter!

BEFORE you make any change, make sure it is right for **YOU**.

Have the sales agent complete this form and **YOU** keep it for

your records. If you have questions or need help, contact your local SMP office at 1-888-696-7213.

ask the right questions

GET INFORMATION!

Have the agent complete this page.

Agent/Broker/Company Information

Agent/Broker Name _____

Company Name _____

Company Address _____

Phone Number _____ E-mail _____

Agent's Colorado Insurance License number _____

The plan I am offering is: Medicare Advantage (MA) Plan Prescription Drug Plan only

Complete the rest of this form only if the plan is a Medicare Advantage Plan.

This plan does does not include prescription drug coverage.

This Medicare Advantage (MA) or Medicare Health Plan is:

HMO (Health Maintenance Organization)

PPO (Preferred Provider Organization)

PFFS (Private Fee-for-Service)

MSA (Medicare Medical Savings Account)

SNP (Special Needs Plan)

Cost Plan

This plan will will not affect the Original Medicare Plan.

This plan will will not include additional out-of-pocket expenses.

The monthly premium will be \$ _____. You will still be required to pay your Part B premium.

I have told the customer that by enrolling in the plan:

(Please note that the following do not apply to cost plans.)

_____ The plan will provide your primary health coverage instead of the Original Medicare Plan.

_____ The Original Medicare Plan will no longer pay for your health care once enrolled in the plan.

_____ You will be given a new plan card to show health providers instead of your Original Medicare Plan Card.

_____ Once enrolled, you may be "locked" in the plan for the remainder of the year.

_____ The plan is not a Medicare Supplement Plan, and does not supplement the Original Medicare Plan.

Agent/Broker Signature _____ Date _____

MAKE SURE BOTH SIDES OF THIS FORM ARE COMPLETED.

get all the facts

MEDICARE ADVANTAGE PLANS

Medicare Advantage Plans are healthcare plans approved by Medicare and provided by private insurance companies. There are several different types of plans:

Health Maintenance Organization (HMO)

Plans must cover all Part A and Part B health care. Most require you to go to doctors, specialists or hospitals on the plan's list, except in an emergency.

Preferred Provider Organization (PPO)

Plans are available in a local or regional area. You may pay less if you use doctors, hospitals, and providers in the plan's network, but pay additional costs for outside network visits.

Private Fee-for-Service (PFFS)

Plans allow you to go to any doctor or hospital that accepts the plan's payment. The plan decides how much it pays and what you will pay for the services you receive.

Medicare Special Needs (SNP)

Plans are specially designed to meet the needs of people who live in certain institutions, are eligible for both Medicare and Medicaid, and/or have one or more chronic conditions.

Medicare Medical Savings Account (MSA)

Plans combine a high deductible health plan with a Medical Savings Account that you can use to manage your healthcare costs.

Cost Plans

Considered a Medicare Health Plan, not Medicare Advantage. You can join even if you only have Part B. You can go to a network provider who will bill the plan or go to a non-network provider and who can bill Medicare. You can join or leave any time of the year.

Medicare Advantage Plans provide all of your Part A (Hospital Insurance) and all of your Part B (Medical Insurance) coverage and other medically necessary services just like you have under the Original Medicare Plan. Some Medicare Advantage Plans may also provide prescription drug coverage.

Medicare Advantage Plans may provide good coverage for some Medicare beneficiaries. You must make sure you can afford to pay any co-payments as well as the monthly premium. You also need to check to see if your healthcare providers are part of the plan's network or if they will accept payment.

It is important for people who now have the Original Medicare Plan and are considering enrolling in any Medicare Advantage Plan to understand:

- The plan will provide your primary health coverage instead of the Original Medicare Plan.
- The Original Medicare Plan will no longer pay for your health care once you enroll in a Medicare Advantage Plan.
- You will be given a new plan card to show health providers instead of your Medicare card.
- You will continue to pay your Part B premium even if you enroll in a Medicare Advantage Plan.
- The plan is not a Medicare Supplement Plan, and a Medicare Supplement Plan cannot pay secondary to this plan.
- You may be charged extra co-payments or cost-sharing expenses for most Medicare services.

recognize red flags

THE MARKETING AND SELLING OF MEDICARE ADVANTAGE PLANS

You have a lot of choices when it comes to your Medicare. Medicare Advantage Plans are health plan options approved by Medicare and run by private companies. These plans can be an alternative to traditional Medicare. **Recognize the “Red Flags” before you enroll in a new plan.**

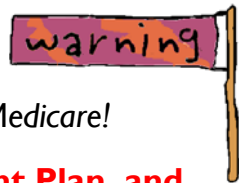


A sales representative appears at your door uninvited.

Strict marketing guidelines do not allow home visits unless you have given the company permission before the visit.

A sales representative contacts you in person or by phone and says they are with Medicare. They may even hand you a red, white, and blue business card.

Unsolicited phone calls or visits to market plans are prohibited. Medicare does not make home visits or unsolicited phone calls. Sales people cannot imply they are endorsed by Medicare or that they are calling on behalf of Medicare!



A sales representative tells you the plan is a Medicare Supplement Plan, and it will not affect your Original Medicare Plan.



A Medicare Advantage Plan IS NOT a Medicare Supplement Plan. The plan will provide your primary health care coverage instead of Medicare.

A sales representative tells you that your doctor accepts the new plan.

Your doctor may or may not accept the plan. It is important to contact your doctor directly and check to see if he or she will accept the new plan.



A representative wants to see your Medicare card and have you sign something.

*Do not show the sales person your Medicare card until you decide to enroll in the plan!
Do not sign anything you have not read. Do not sign anything you do not understand.*

A sales person wants you to make a decision today – without taking the time to make sure you understand the new plan.

Take your time!

Complete the 4 steps **BEFORE** you make changes to your Medicare.

1 – Ask Questions. 2 – Take your Time. 3 – Understand. 4 – Call SMP.

Report suspected health care fraud and abuse to your local SMP Program at
1-888-696-7213.

Follow the steps

Making any change to your Medicare coverage is a very serious matter!

Safeguard your Medicare by completing these 4 steps.

Remember, it's your Medicare benefit – Protect it!

1

ASK QUESTIONS!

Have the sales person complete the “Get Information” form. You complete the “Ask Questions” form. Keep both forms for your records.

2

TAKE YOUR TIME!

Take time to make your decision. Know what is being offered to you, and how it will affect you.

3

UNDERSTAND!

Make sure you understand before you make any changes. Get paperwork first, and consult with someone you know and trust.

4

Call SMP!

Your SMP Program is here to help you. SMP services are free and confidential. Call 1-888-696-7213 to reach a program in your community.

**Report suspected Medicare fraud,
waste and abuse.**

Colorado



1-888-696-7213

also

Get free Medicare counseling & assistance

**Senior Health Insurance Assistance Program
(SHIP)**

1-888-696-7213

and

**Centers for Medicare and Medicaid Services
1-800-MEDICARE (1-800-633-4227)**

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