



Medicare
Solutions



Making the Most of your Medicare Benefits

**Are you asking the
Right Questions**

Hello and

Welcome!

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Sales



Medicare
Solutions



Our goals today



Learning



Asking Questions



Building Confidence /
Educating the Consumer

Our goals today



Learning



Asking



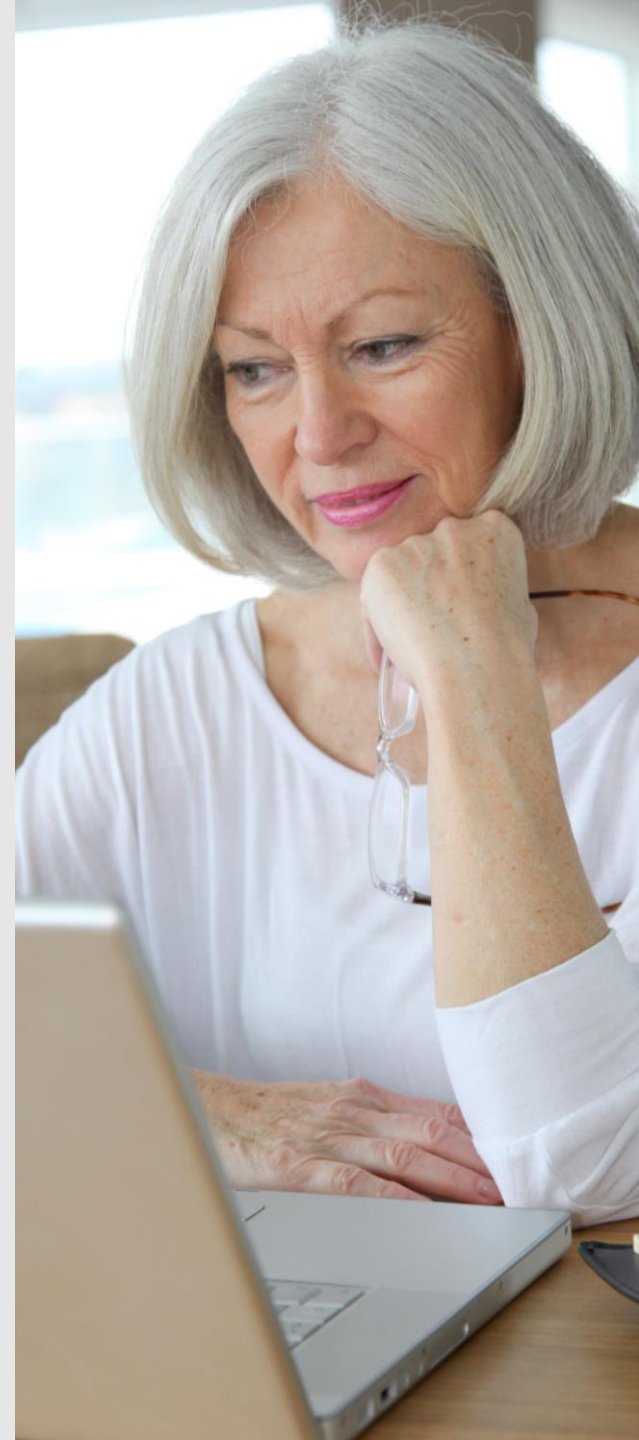
Building confidence /
Educating the Consumer

SELLING

We will cover

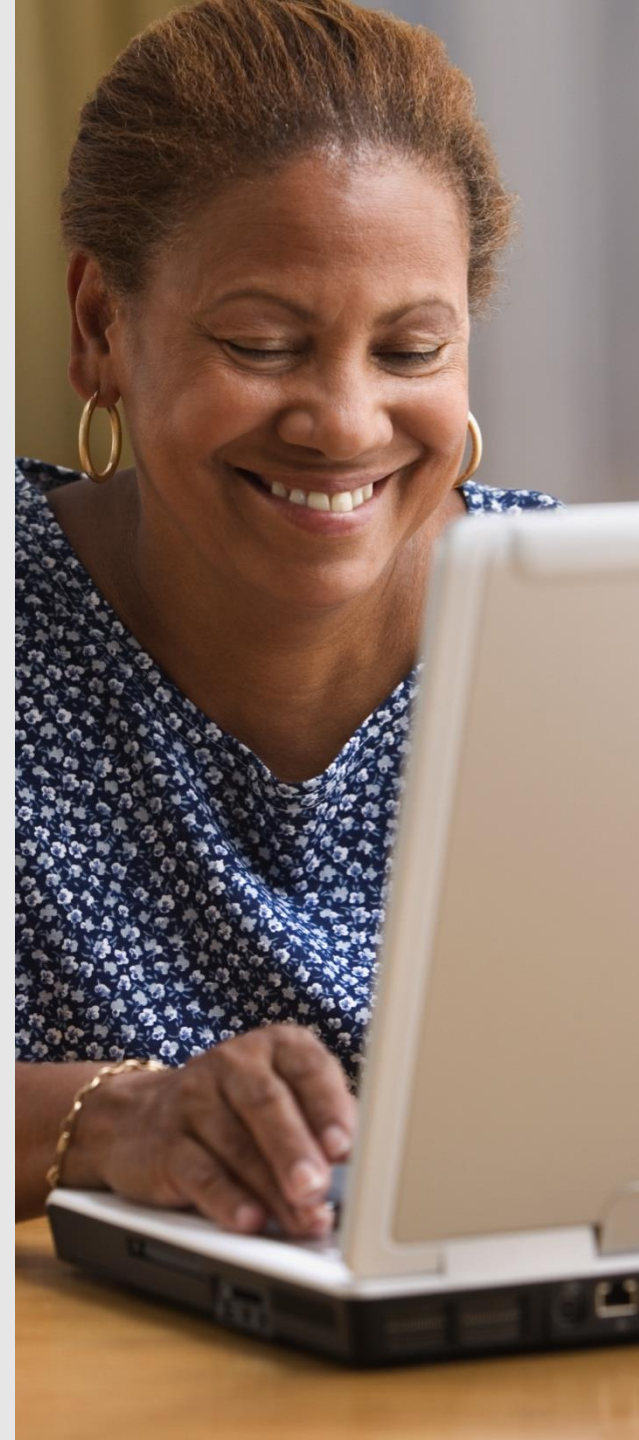
Level set

- The four 'parts' of Medicare
- Types of Medicare Plan



We will cover

- Reasons to change your Medicare plan
- 5 Simple questions to get you started



What is Medicare?



Health insurance
for people....
65 or older



Health insurance
for people....
**under 65 with
certain disabilities**



Health insurance
for people....

any age with
**End Stage
Renal Disease**



Hospital Care



Medical Care



The four 'parts' of Medicare



*Medicare
Advantage Plan*



*Prescription
Drug Coverage*

Hospital Care



Medical Care



Original Medicare



*Medicare
Advantage Plan*



*Prescription
Drug Coverage*

Why **Original Medicare** may not be enough

No prescription drug coverage



Why Original Medicare may not be enough

No dental / vision / hearing



Why **Original Medicare** may not be enough

Generally only covers
80%
of medical and hospital costs

That's why:

88%

of Medicare eligible people
have **additional coverage**



Based on combined Medicare Advantage, Medicare Supplement and Group Medicare enrollment, per April 2015 Kaiser Foundation report.

Types of Medicare



Original Medicare plus...

Group coverage

(Retiree coverage provided by or in part by the employer that you or your spouse retired from.)

Original Medicare plus...



Prescription Drug Plan

Original Medicare plus...

Supplement

Medicare Supplement often called
Medigap

Original Medicare plus...

Supplement

+ Prescription Drug Plan

Original Medicare plus...

Medicare Advantage Plan

Plans like

HMO, PPO, or HMO-POS

Reasons to change your Medicare Plan



Reasons to change your Medicare Plan:

Change in Health Status

(Not always for the bad)

Reasons to change your Medicare Plan:

Life Style

Are you doing the same things at 75 that you did at 65?

Reasons to change your Medicare Plan:



Costs

And this is more than monthly premiums

(Copay, Co-insurance, Deductibles)

Reasons to change your Medicare Plan:



Benefits (medical, prescription)

Plan benefit change annually

Are you paying for benefits your not utilizing?

Reasons to change your Medicare Plan:



Doctor/Hospital

Does your plan cover your doctor and/or the Hospital you want to go to?

Reasons to change your Medicare Plan:



Value

More than Premiums & Benefits

Programs, activities, tools that support your lifestyle and health goal

Reasons to change your Medicare Plan:



**Customer
Service**

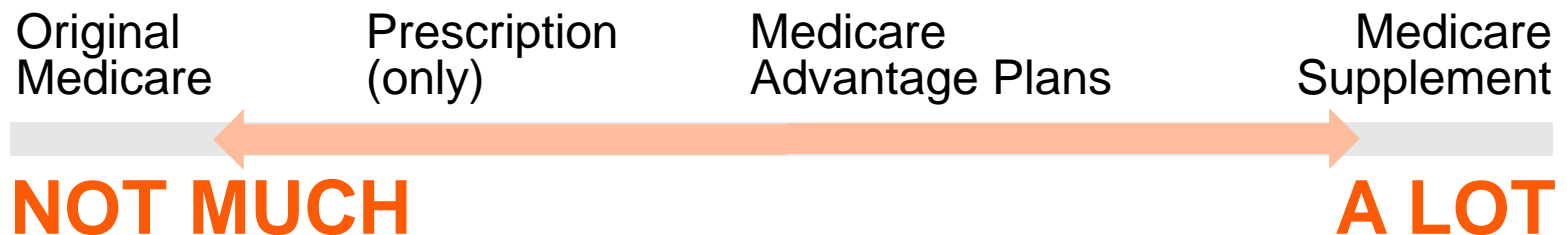


**5 Easy
questions to
get you started**

Question 1:

How much health care did I use last year?

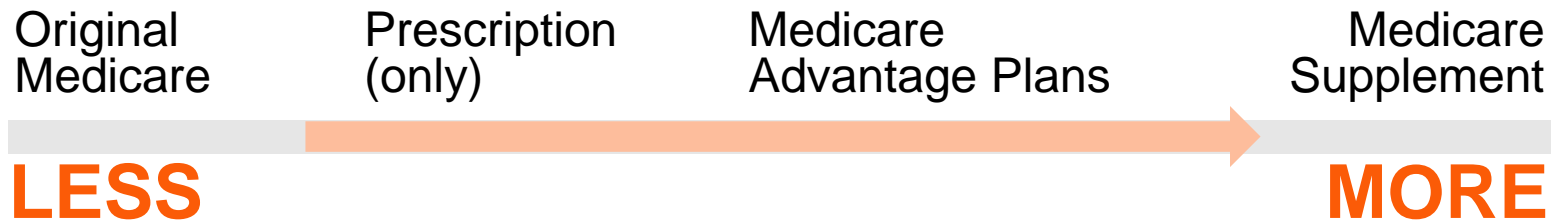
Any Reason you think that will change?



Question 2:

How much am I paying in plan Premiums?

- Did you get an increase?
- How does it compare to your friends?
- Are you struggling to make payments?



Question 3:

How much did I spend in out-of-pocket costs?

- Copays, Co-insurance, Deductible
- Non covered services (Vision/Dental)

Medicare
Supplement

Medicare
Advantage Plans

Prescription
(only)

Original
Medicare

LESS

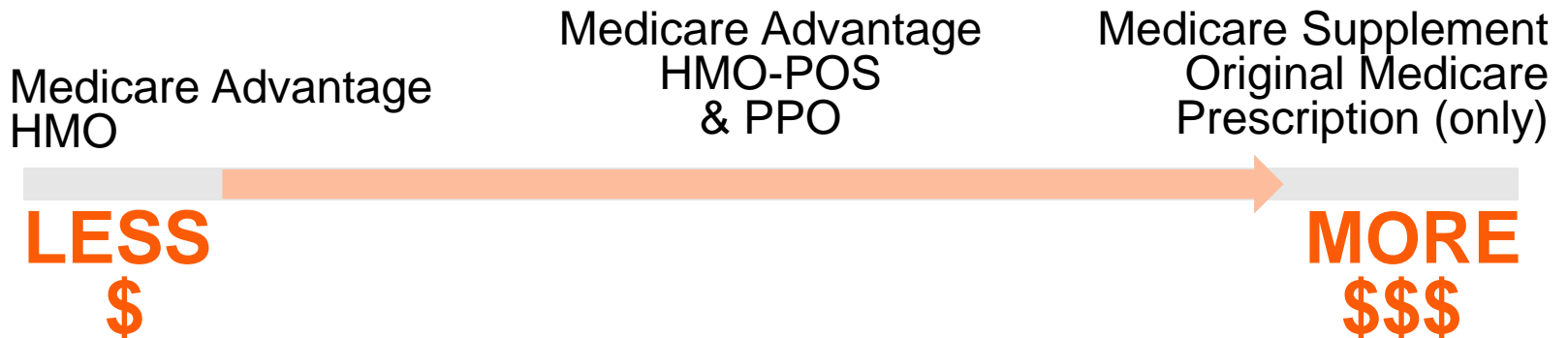
MORE



Question 4:

Do I have access to the network of doctors and hospitals I need?

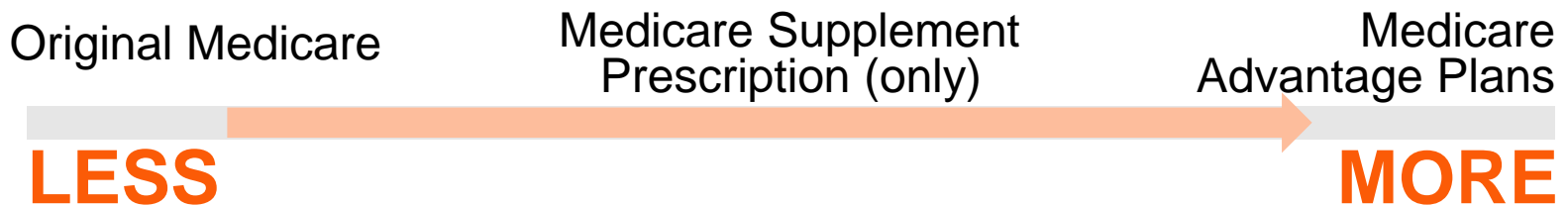
- Lot's of doctors but I only see one
- Referrals (Need permission)
- Emergency and Urgent care



Question 5:

Does my plan help support my health care needs and goals?

- Such as dental benefits, vision benefits, wellness dollars, gym membership.
- Care coordination
- Health improvement programs / Online tools



An elderly woman with short, grey hair is sitting on a light-colored couch. She is wearing a patterned, short-sleeved blouse with a floral or leaf design in shades of brown and blue. She is looking down at a tablet device she is holding in her hands. She is wearing a silver watch on her left wrist. The background is a plain, light-colored wall. The overall lighting is soft and warm.

**How to choose
the right plan
for you.**

A woman with short grey hair, wearing a light pink button-down shirt and a silver watch, is looking down at a tablet computer she is holding. The background is a blurred office environment with a computer monitor and papers. An orange semi-transparent box is overlaid on the left side of the image, containing white text.

Look for
plans that cover
what **you** need



**Your doctor(s),
hospital, pharmacy**



Your prescriptions



**Any particular services
or specialties**



Finally...

Add up all the dollars,
and all the benefits.

That's your

“Total Value”



Monthly premiums



Out-of-pocket costs



**Extra benefits like
dental/hearing/vision/wellness**



**Customer service/
quality/reputation**

An elderly man with short, wavy white hair and glasses is smiling warmly while looking at a tablet computer. He is wearing a light-colored, textured cable-knit sweater over a white collared shirt. The background is a soft, out-of-focus indoor setting with light green and grey tones. The text 'Key Dates To Remember' is overlaid in large, white, bold font on the left side of the image.

Key Dates To Remember

Key Dates

You can only change your Medicare Advantage at certain times each year:

Oct. 15th thru Dec. 7th – *Annual Enrollment Period*

The Fall of each year is a good time for your annual Health Plan CHECK-UP



It's about making sure you
have the coverage you need...
**from a company you feel
good about**



**Want to
learn more?**

*Call HAP Medicare Solutions
(800) 868-3153*

Come to an in-person meeting

Visit choosehap.org/medicare

An elderly couple is walking together outdoors in a park-like setting. The woman, on the left, has long white hair and is wearing a tan jacket over a dark long-sleeved shirt and blue jeans. She is smiling and has her arm around the man's waist. The man, on the right, has short grey hair and is wearing a dark blue zip-up sweater over a collared shirt and blue jeans. He is also smiling and has his arm around the woman's shoulder. They are walking on a path with trees and foliage in the background. The lighting is warm and natural, suggesting a sunny day. The text "Thank You! HAP is here for you!" is overlaid on the left side of the image in a large, white, sans-serif font.

Thank You!
HAP is here for you!