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**INSURANCE SERVICES INC.**

# Medicare 2022

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How Medicare Works, Why You Need a Supplement,  
and Other Helps

# Medicare Options

## Original Medicare

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- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help you pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U. S.

# Medicare Options

## Medicare Advantage

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- 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—like vision, hearing, dental, and more.

# Medicare Part A - Hospital

What's covered?

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Home Health Care

We pay \$0

Hospice

We pay \$0

Skilled Care (after a 3-day hospital stay)

Days 1 – 20

We pay \$0

Days 21 – 100

\$194.50 Daily Copay (Med Supp)

# Medicare Part A - Hospital

What's covered?

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Hospital (Room & Board only)

Days 1 – 60

Deductible \$1,556 (Med Supp)

Days 61 – 90

\$389 Daily Copay (Med Supp)

Days 91 – 150

\$778 Daily Copay (Med Supp)

Benefit Period: out of care 60 consecutive days, readmission is a new Benefit Period.

# Medicare Part B - Medical

What's covered?

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After the \$233 Part B Annual Deductible is met, Medicare covers 80% of your healthcare costs, and you are responsible for 20%.

There is a \$170.10 monthly premium for Part B which is normally deducted from your Social Security Income check.

Once the Deductible is met, Medicare covers 80% - **UNLIMITED.**

# Medicare Part B - Medical

What's covered?

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All healthcare costs are based on the Medicare approved amount.

The 20% for which you are responsible is also UNLIMITED.

This is where our RISK is and WHY WE GET A MEDICARE SUPPLEMENT (putting a cap on the amount we can spend in a year).



# Medicare Part B - Medical

What's covered?

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Medical services include:

Doctors

Ambulance (including air)

Part B Medications

Injections

Transplants

Emergency Room

Outpatient/Ambulatory surgery

Preventives

# Medicare Part B - Medical

What's covered?

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Medical services include:

Surgeon and other hospital professionals      Radiation, chemo, dialysis

Big Radiation Tests (MRI, etc.)                      Durable Medical Equipment

Medicare covers anything that is **MEDICALLY NECESSARY**.

# Medicare Advantage Plans

Part C, or Medicare Advantage Plans, most commonly are one of these types:

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- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- Private Fee-for-Service (PFFS)
- Special Needs Plans (SNPs)
  
- Medicare Advantage Plans may/may not include prescription drug coverage.

# Medicare Supplement Insurance Plans

<b>Benefits</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G*</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	<b>100%</b>	100%	100%	<b>100%</b>	<b>100%</b>	<b>100%</b>	100%	100%	100%	<b>100%</b>
Medicare Part B coinsurance or copayment	<b>100%</b>	100%	100%	<b>100%</b>	<b>100%</b>	<b>100%</b>	50%	75%	100%	<b>100%***</b>
Blood (first 3 pints)	<b>100%</b>	100%	100%	<b>100%</b>	<b>100%</b>	<b>100%</b>	50%	75%	100%	<b>100%</b>
Part A hospice care coinsurance or copayment	<b>100%</b>	100%	100%	<b>100%</b>	<b>100%</b>	<b>100%</b>	50%	75%	100%	<b>100%</b>
Skilled nursing facility care coinsurance			100%	<b>100%</b>	<b>100%</b>	<b>100%</b>	50%	75%	100%	<b>100%</b>
Part A deductible		100%	100%	<b>100%</b>	<b>100%</b>	<b>100%</b>	50%	75%	50%	<b>100%</b>
Part B deductible			100%		<b>100%</b>					
Part B excess charges					<b>100%</b>	<b>100%</b>				
Foreign travel emergency (up to plan limits)			80%	<b>80%</b>	<b>80%</b>	<b>80%</b>			80%	<b>80%</b>
			CLOSED	?	CLOSED					

# Medicare Supplement Insurance Plans

## Additional Plan Information

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Plan F and Plan F with High Deductible are closed to Medicare beneficiaries who did not turn 65 by 31 December 2019. For those who were 65 by 31 December 2019, these plans are still available options.

# Medicare Supplement Insurance Plans

## Additional Plan Information

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Plan G also offers a high-deductible plan in some states (Virginia is one). If you choose this option, this means you must pay the Medicare Part B annual deductible (\$233) and Medicare covered costs (coinsurance and copayments) up to the Deductible amount of \$2,490 in 2022 before your policy pays anything.

# Medicare Supplement Insurance Plans

## Additional Plan Information

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Plan N pays 100% of the Part B Coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

# Medicare Prescription Drug Plans

Part D, or a Prescription Drug Plan, is an optional benefit.

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Medicare offers prescription drug coverage to all eligible beneficiaries. You should review your plan every year. If there is a better plan for your specific need you can apply for a new plan during the Annual Enrollment Period.



# Miscellaneous

You may find some of these resources helpful:

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- Medicare What's Covered – app for your Smart Phone or Tablet
- Good Rx card and the website, [goodrx.com](http://goodrx.com)
- The website [needymeds.com](http://needymeds.com)
- The website [carecredit.com](http://carecredit.com)