Know the Paths to Medicare Coverage

Are you eligible for the Medicare Savings Program?
The Medicare Savings Program (MSP) is designed to assist with Medicare Premiums. There are three levels of MSP based on income.

Qualified Medicare Beneficiary *
This program will pay for your Medicare Part B Premium and Medicare Part A and B deductibles, co-insurance, and you are automatically eligible for LIS.

Special Low Income Medicare Beneficiary *
This program will pay for your Medicare Part B premium and you are automatically eligible for LIS.

Additional Low-income Medicare Beneficiary *
This program will pay for your Medicare Part B premium and you are automatically eligible for LIS. Program subject to available program funding.

Are you eligible for Low Income Subsidy?
Low Income Subsidy (LIS) is an extra benefit for those who qualify for all levels of MSP. With LIS you get:

- Help paying Medicare Part D Premiums
- Help with Part D yearly deductibles and gap in coverage
- Lower copay(s) for covered formulary prescriptions

Acronym Key

<table>
<thead>
<tr>
<th>ALMB</th>
<th>Additional Low-Income Medicare Beneficiary</th>
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<tr>
<td>HMO</td>
<td>Health Maintenance Organization</td>
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<td>LIS</td>
<td>Low Income Subsidy</td>
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<td>MA-Plan</td>
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<td>MSP</td>
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<td>Preferred Provider Organization</td>
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<td>QMB</td>
<td>Qualified Medicare Beneficiary</td>
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<td>SLMB</td>
<td>Specified Low income Medicare Beneficiary</td>
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* Please note: Senior Resources — Agency on Aging is not the administering agency and cannot guarantee you will be approved for MSP and/or LIS. The final determination is done by the Connecticut Department of Social Services and/or the Social Security Administration. Creation of this document is supported by Senior Resources—Agency on Aging with Title III funds made available under the Older Americans Act.

Confused about Medicare coverage?
Discuss your Medicare Options with your local CHOICES Counselor

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Norwich, CT 06360
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Fax: 860-886-4736

www.SeniorResourcesEC.org

1-800-994-9422
Path 1

Medicare Part A
(Hospital Coverage)
There is a per benefit period deductible. Days 0-60 100% coverage after deductible has been met.

Medicare Part B
(Medical Coverage)
Monthly Premium Plus an annual deductible. Medicare pays 80% of medically necessary charges 100% of some preventive services.

Supplemental Policy
Do you need a supplemental plan to help cover the balances? Plans range in coverage and price. Ask a CHOICES Counselor for an updated rate sheet.

Medicare Part D
(Prescription Drug Coverage)
Range of monthly premiums and Yearly deductibles
You will pay a copay or a percent of the prescription. There is an initial coverage limit and gap in coverage. Have prescriptions screened on a yearly basis to see what plan is right for you.

Which path is right for you?

Path 2

Medicare Advantage Plan
Also known as Medicare Part C
Like an HMO or PPO plan.
Replaces your Medicare Parts A, B and sometimes D. You will still pay your Medicare Part B premium in addition to any premium the Medicare Advantage plan may charge.
You must be enrolled in BOTH Medicare Parts A and B.

In most plans you will pay a copay when you see your physician. You may pay a per day copay for in-patient hospital stays or skilled nursing facility stays.

You may elect to have your prescription drug coverage with your MP-Plan or purchase a stand alone Prescription Drug plan as described in Path A.

Path 3

Do you qualify for QMB?
If your monthly income is at or below a certain amount, then you may use QMB as your supplemental plan as described in Path A.
QMB will cover your Part A and B deductibles and co-insurance as long as you are seeing doctors that accept Medicaid.

You will need to select a Medicare Part D Prescription Drug Plan. If you qualify for the Medicare Savings Program then you are automatically eligible for the Low Income Subsidy which assists with Part D premiums, deductibles and copayments for covered prescription drugs. Please see information on reverse side.

Which path is right for you?