

As you consider your Medicare options, please be sure to choose a plan we accept.

### MEDICARE ADVANTAGE PLANS

**AARP® | MedicareComplete®**

Insured through UnitedHealthcare

**(844) 723-6473 | TTY: 711**

**Blue Cross Blue Shield of Massachusetts Medicare HMO & PPO Plans**

**(800) 678-2265 | TTY: 711**

**Commonwealth Care Alliance (CCA) Medicare Preferred and Medicare Value PPO plans**

**(866) 371-4124 | TTY: 711**

**Fallon Medicare Plus**

**(866) 790-8181 | TRS: 711**

**HumanaChoice PPO plans**

**(888) 339-5680 | TTY: 711**

**Tufts Medicare Preferred HMO\*\***

**(800) 877-8888 | TTY: (888) 899-8977**

### DUAL ELIGIBLE PLANS

**Commonwealth Care Alliance (CCA) Senior Care Options (HMO D-SNP)**

**(866) 371-4124 | TTY: 711**

**NaviCare HMO SNP and NaviCare SCO**

**(877) 255-7108 | TDD/TTY: 711**

**Tufts Health Plan Senior Care Options HMO SNP & Tufts Health Plan Senior Care Options SCO**

**(800) 877-8888 | TDD/TTY: (855) 670-5940**

### OTHER MEDICARE PLANS

**Original Medicare (Part B) & Original Medicare with virtually all supplements**

**(800) 633-4227 | TTY: (877) 486-2048**

**CCA One Care (Medicare/Medicaid Plan)**

**(866) 371-4124 | TTY: 711**

**Tufts Health Unify One Care (Medicare/Medicaid Plan)**

**(855) 393-3154 | TTY: 711**

\*\*CMS gives this plan a 5-Star Rating

# 2022 Medicare Coverage Overview

Medicare	Cost and Coverage
<p><b>Part A</b> (Inpatient Care)</p> <p>For each benefit period there is:</p> <ul style="list-style-type: none"> <li>• Inpatient deductible</li> <li>• Coinsurance</li> </ul>	<ul style="list-style-type: none"> <li>• Typically is premium free</li> <li>• Co-insurance varies by inpatient days</li> <li>• No limit on out-of-pocket costs</li> </ul>
<p><b>Part B</b> (Outpatient Care and DME)</p> <p><b>Late Enrollment Penalty:</b> If you decide not to enroll in Part B when you are first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage.</p>	<ul style="list-style-type: none"> <li>• The standard Part B premium is \$148.50 per month</li> <li>• \$203 per year for your Part B deductible.</li> <li>• After the deductible is met, typically pay 20% of the Medicare-approved amount</li> <li>• No limit on out-of-pocket costs</li> </ul>
<p><b>Medigap Insurance</b></p>	<ul style="list-style-type: none"> <li>• Covers traditional Medicare co-insurance amounts</li> <li>• Only three plans offered in Massachusetts <ul style="list-style-type: none"> <li>• Core Plan</li> <li>• Supplement 1 Plan No Prescription Drug Coverage</li> <li>• Supplement 1A Plan Optional Prescription Drug Coverage</li> </ul> </li> </ul>
<p><b>Part C</b> (Medicare Advantage Plan)</p>	<ul style="list-style-type: none"> <li>• Covers more services than traditional Medicare; cost and coverage varies by plan</li> <li>• Lower out-of-pocket-costs</li> </ul>
<p><b>Part D</b> (Prescription Drug Plan)</p> <p><b>Late Enrollment Penalty:</b> The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage.</p>	<ul style="list-style-type: none"> <li>• Cost varies by plan</li> </ul>

If you have any questions, please contact the plans directly.



For full details please contact **1-800-MEDICARE** (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week or consult [www.medicare.gov](http://www.medicare.gov).

\*\*\*Reliant does not accept Medicare Advantage plans that consider Reliant to be an "out-of-network" provider.

## Original Medicare or Medicare Advantage – what’s the difference?

### Original Medicare

**Original Medicare** offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government.

### Medicare Advantage

**Medicare Advantage** is a different way to get Medicare. It covers everything that Original Medicare does, plus more. It’s sold by private insurance companies.

Many people sign up for Original Medicare when they turn 65 and then never look back. But, they may be missing out. **Medicare Advantage may be a better fit for their needs.**

## Questions?

There are resources available:

### Medicare:

- [www.medicare.gov](http://www.medicare.gov)
- Toll-Free: 800-MEDICARE (800-633-4227)
- TTY Toll-Free: 877-486-2048

**Cheryl Owoc**, Reliant Medicare Education Specialist

- (508) 713-2039
- [cherylann.owoc@reliantmedicalgroup.org](mailto:cherylann.owoc@reliantmedicalgroup.org)

**Reliant Medicare Information Center:**

- (508) 595-2550

# CONSIDERING MEDICARE?

*Here’s some helpful information*



Reliant Medical Group, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 508-453-8850 (TTY: 1-800-439-2370).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 508-453-8850 (TTY: 1-800-439-2370)

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