



How does Medicare work?

Medicare is the nation’s largest health insurance program. It covers health care services, such as hospital stays, and skilled nursing and physician services for millions of Americans.

There are four parts to Medicare, each providing different types of health care services.

Part A Hospital Insurance

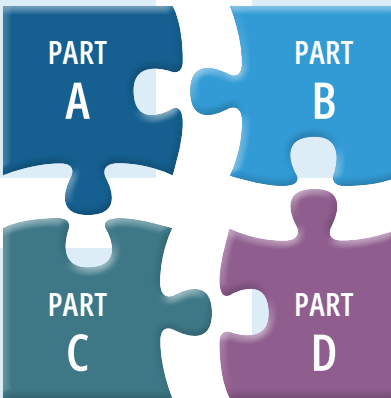


Helps pay for inpatient hospital care, skilled nursing facility care, home health care and hospice care. While most Americans are enrolled automatically in Medicare Part A, it alone may not cover all of your health care costs. Parts B, C and D are voluntary programs that provide additional coverage.



Part B Medical Insurance

Helps pay for covered doctor’s services and many other medical services and supplies. If you don’t enroll in Part B when you are first eligible for Medicare, you may have to pay a penalty later.



Part C Medicare Advantage Plans

Offers medical coverage through a network of providers, such as an HMO or PPO, that is an alternative to Original Medicare (Parts A & B). These plans may or may not cover prescription drugs.



Part D Prescription Drug Coverage

Helps pay for covered prescription medications. As with Part B, if you don't enroll in a Part D plan when you are first eligible for Medicare, you may have to pay a penalty later.



Medicare Supplement Insurance



Optional coverage helps to pay for expenses beyond what is covered by Medicare. There are several Medicare Supplement Insurance Plans, each with different benefits and premiums. So, you can choose the plan that works best for your specific needs. Medicare Supplement Insurance Plans are identified by the separate letters A through N¹. The basic benefits of each plan are exactly alike for all insurance companies.

Understanding Your Medicare Choices

You can choose from two paths to reach the Medicare coverage you need. Here's how:

1 How will you get your coverage?

ORIGINAL MEDICARE²

Part A
Hospital
Insurance



Part B
Medical
Insurance



MEDICARE ADVANTAGE PLAN³

Part C
Combines **Part A & Part B**



2 How will you get your coverage?

Part D
Prescription Drug Coverage



Part D
Prescription Drug Coverage



Note: Some Medicare Advantage plans include prescription drug coverage.

3 Do you need to add supplemental coverage?

**Medicare Supplement
Insurance**



End

End

When you enroll in a **Medicare Advantage Plan**, you cannot also have Medicare Supplement insurance.

¹ Not all plans offered by Blue Cross and Blue Shield of Montana. Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

² You are free to use any hospital or physician that is a Medicare contracted provider.

³ You must use network hospitals and doctors for maximum coverage and in non-emergency medical situations.

Medicare Supplement Insurance Plans are offered by Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-774-8592. Someone who speaks English/Language can help you. This is a free service.

Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-774-8592.

Alguien que hable español le podrá ayudar. Este es un servicio gratuito.