




# Clever Guide To Medicare

**Healthcare is complicated,  
we speak your language.**





Clever Care is committed to offering products and services that are easy to understand and improve access to care.

This guide will provide you with the basics for understanding what Medicare is, how it works, and the options available to you as a Medicare recipient.

Let us answer any questions you have about Medicare benefits. We're here to help.

**Call (833) 388-8168 (TTY: 711)**

8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30. Messages received on holidays or outside of our business hours will be returned within one business day.

To learn more about Clever Care Medicare Advantage plans, visit [clevercarehealthplan.com](https://clevercarehealthplan.com), or send an email to [info@ccmapd.com](mailto:info@ccmapd.com).

# Starting with the basics

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You may be asking yourself *When can I join Medicare?* There are certain situations that allow you to get benefits from the federal Medicare program.

- **When you are close to retirement age**, but not getting Social Security or Railroad Retirement Board (RRB) benefits, you will need to sign up for Medicare Part A and Part B.
- **If you have End-Stage Renal Disease (ESRD)** and you want Medicare, you'll need to sign up for Medicare Part A and Part B.
- **If you're under 65 and have a disability**, you'll automatically get Part A and Part B after you get disability benefits from Social Security or certain disability benefits from the Railroad Retirement Board (RRB) for 24 months.
- **If you have ALS (amyotrophic lateral sclerosis, also called Lou Gehrig's disease)**, you'll get Part A and Part B automatically the month your Social Security disability benefits begin.





## Original Medicare

Provided by the federal government



### Part A (Hospital Insurance)

Covers many services typically provided in a hospital, skilled nursing facility, or other facilities.



### Part B (Medical Insurance)

Covers many services typically provided at a doctor's office, outpatient services, and durable medical equipment.

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Your Part B premium will be automatically deducted if you get benefits from Social Security, Railroad Retirement Board, or Office of Personnel Management. If you don't get these benefit payments, you'll get a bill.

### Important to know:

Original Medicare covers only 80% of your medical and hospital expenses. You are responsible for paying the remaining 20% of the costs. In addition, it does not include prescription drug coverage and does not cover all your hospital or medical needs.



## Medicare Advantage:

Offered by private insurance companies

Medicare Advantage plans, known as **Part C**, include all the benefits of Original Medicare, plus:

- ✓ Extra benefits (e.g. dental, vision, hearing, fitness, and more)
- ✓ Usually includes Part D (prescription drug coverage) with no added premium.
- ✓ \$0 or a low additional monthly premium.
- ✓ Set limits on your total out-of-pocket costs.
- ✓ Additional days in the hospital.
- ✓ Convenience of one ID card and one insurer for your claims.

Many people choose a **Medicare Advantage** plan because it provides them with *more value and more coverage* than Original Medicare, all in one plan.

## Medicare Part D:

Offered by private insurance companies

Prescription drug coverage, known as **Part D**, is not included in Original Medicare. You are required to enroll in a Part D plan or a Medicare Advantage and Prescription Drug Plan (MA-PD) to avoid paying a penalty.

# Medicare coverage options and costs to you

## Original Medicare<sup>?</sup>

**YOU PAY: Part B premium**

**Part A (Hospital)    Part B (Medical)**

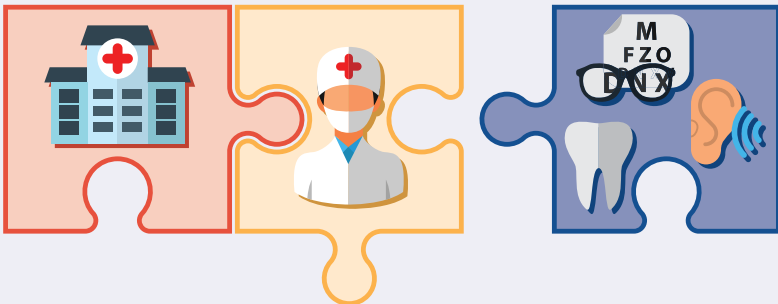


You will need to purchase a stand-alone Prescription Drug (**Part D**) plan and perhaps a **Medicare Supplement plan** to cover other out-of-pocket costs and additional services.

## Medicare Advantage – MA (Part C)

**YOU PAY: Part B premium and perhaps an additional monthly plan premium**

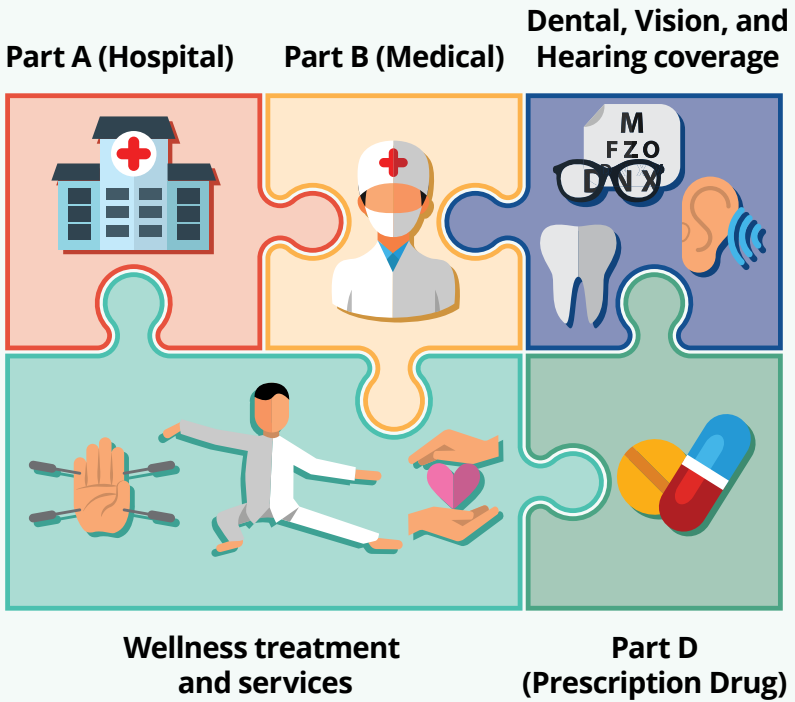
**Part A (Hospital)    Part B (Medical)    Additional services**



You will need to purchase a stand-alone Prescription Drug (**Part D**) plan.

# Medicare Advantage and Prescription Drug Plan – MA-PD (Part C and Part D)

**YOU PAY: Part B premium and perhaps an additional monthly premium**



Includes prescription drug coverage plus additional benefits so you **do not** have to purchase a stand-alone Prescription Drug (Part D) plan.

# Getting started as new Medicare member OR Aging in to Medicare

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## 6 months before you turn 65

- Research the Medicare plans available in your area.
- Decide which coverage options are most important to you.

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## 3 months before you turn 65

- Enroll in Original Medicare (Parts A and B).
- Consider additional plans to complete your Medicare coverage.



## Your birthday month

- You must already be enrolled in Original Medicare (Parts A and B). You can now sign up for additional Medicare coverage, like an MA-PD plan.

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## 3 months after you turn 65

- The deadline to enroll in Original Medicare is the end of the third month. If you miss it, you will be charged a late enrollment penalty.
- Sign up for additional Medicare coverage.



# Important enrollment dates

Each year, all Medicare recipients have an opportunity to change their Medicare coverage. The chart below provides details about the different enrollment periods.

Enrollment Period	Dates	Action
<b>Initial Enrollment Period (IEP)</b>	<ul style="list-style-type: none"> <li>Starts 3 months before the month you turn 65</li> <li>Ends the 3rd month after the month you turn 65</li> </ul>	<ul style="list-style-type: none"> <li>Sign up for a Medicare Advantage plan or Original Medicare</li> </ul>
<b>Annual Enrollment Period (AEP)</b>	<b>October 15 – December 7</b>	<ul style="list-style-type: none"> <li>Sign up for a plan</li> <li>Switch plans</li> <li>Leave a plan</li> </ul>
<b>Medicare Advantage Open Enrollment Period (OEP)</b>	January 1 – March 31 <i>(Date and opportunity are subject to change by CMS.)</i>	<ul style="list-style-type: none"> <li>Switch plans</li> <li>Return to Original Medicare</li> </ul>
<b>General Enrollment Period</b>	January 1 – March 31	<ul style="list-style-type: none"> <li>Sign up for Medicare Part A and/or Part B (only if you didn't sign up when first eligible and if you're not eligible for a Special Enrollment Period)</li> </ul>
<b>Special Enrollment Period (SEP)</b>	Examples are: <ul style="list-style-type: none"> <li>If there is an emergency declaration</li> <li>If your current plan is terminated</li> <li>If you move out of the service area</li> </ul>	<ul style="list-style-type: none"> <li>Switch Medicare Advantage plans</li> <li>Chose another Medicare Advantage Plan in your new service area</li> <li>Return to Original Medicare</li> </ul>

# Which Medicare coverage should you choose?

**Choosing the right plan depends on your personal needs and budget.**

Do you want to pay an additional plan premium for more covered services?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate going to a dentist or an eye doctor or needing hearing aids?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you want a Part D (prescription drug) plan at no additional cost?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you want extra benefits, like acupuncture, help purchasing over-the-counter items, and fitness, at no additional cost?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you want to speak to a customer service agent in your preferred language?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**If you answered 'yes' to one or more questions, then a Medicare Advantage Prescription Drug plan from Clever Care may be the best option for you.**



Call us at **(833) 388-8168 (TTY: 711)** if you have questions or would like to attend one of our free Medicare seminars.

# When and how to enroll

Most people are automatically enrolled in Medicare Part A when they turn 65. You can enroll in Medicare Part B during the 7-month **Initial Enrollment Period** that starts three months before and three months after the month you turn 65. At this time, you choose if you want a Medicare Advantage plan.



JAN	FEB	MAR	APR	MAY	JUN	JUL
Sign up any time during the 3 months before your birthday month.			<b>The month you turn 65</b>	Sign up any time during the 3 months after your birthday month.		

## To enroll, go to [Medicare.gov](https://www.Medicare.gov). You will need your:

- Social Security card
- Original birth certificate
- Military service paperwork (if applicable)
- Proof of citizenship
- Prior year's W-2 form

**If you are already receiving retirement benefits from Social Security or the Railroad Retirement Board, you're automatically enrolled in Original Medicare. You do not have to re-enroll.**

### Important:

If you don't choose prescription drug coverage during this Initial Enrollment Period, you may be subject to a penalty if you decide you want this important option later. You'll have to pay that penalty for as long as you have Part D coverage.



# Medicare Questions & Answers

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## **?** Will Original Medicare cover all my medical expenses?

No, which is why many people opt for a Medicare Advantage plan offered by private insurance companies.

## **?** Are prescription drugs covered under Original Medicare?

Yes and No. Part A covers certain medications during hospitalization. Routine prescriptions are not covered. You will need to purchase a Part D plan to cover brand-name and generic prescriptions. Prescription Drug coverage is usually included in a Medicare Advantage plan at no additional cost.

## **?** Can I keep my doctor and hospital after I enroll in Medicare?

With Original Medicare you can use any Medicare-approved doctor or hospital. With a Medicare Advantage plan, you are required to use any doctor or hospital in the plan's network.

## **?** When will my Medicare coverage become effective?

If you enroll during the Initial Enrollment Period, your coverage begins as early as the first day of your birthday month. If you are switching plans during AEP, your coverage begins on January 1.

## **?** What if I don't enroll at 65 because I have an employer sponsored health plan?

If you are still working and have coverage through an employer, you may not have to pay a late-enrollment penalty for not signing up at age 65. Talk to your employer benefits administrator.

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## **?** Which ID card do I use, Clever Care or Medicare?



As a Clever Care member, you will use your Clever Care member ID card when visiting a provider or pharmacy. However, please keep your red, white, and blue Medicare card in a safe place.

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Clever Care Health Plan Inc. is an HMO plan with a Medicare contract. Enrollment depends on contract renewal.

You must reside in the Clever Care Health Plan service area in which you enroll.

You must continue to pay your Medicare Part B premium.



Your partners for  
comprehensive care

## Contact us

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**(833) 365-1888 (TTY: 711) | [info@ccmapd.com](mailto:info@ccmapd.com)**

**Or call your personal licensed Medicare Advisor**

**October 1 to March 31:**

8 a.m. to 8 p.m., 7 days a week

**April 1 to September 30:**

8 a.m. to 8 p.m., Monday through Friday