

Clever Guide To Medicare



Understand Medicare on your terms in your language of choice.

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

If you have questions about Medicare or would like to hear more about Clever Care's Medicare Advantage plans, give us a call. We're here to help!

Call (833) 365-1888 (TTY: 711)
clevercarehealthplan.com



Starting with the basics

Medicare is a federal health insurance program for people 65 or older and people with qualifying disabilities.

When looking at Medicare coverage options, it comes down to these choices:

- Original Medicare (Part A and B)
- Medicare Advantage (Part C)
- Medicare Supplement

We'll also tell you about prescription drug coverage (Part D), which is not included in Original Medicare or Medicare Supplement plans, but it is conveniently included with most Medicare Advantage plans.

Original Medicare (Part A and Part B) Provided by the federal government



Part A (Hospital insurance)

Helps cover services typically provided in a hospital, skilled nursing facility, hospice, and home health.



Part B (Medical insurance)

Helps cover routine care like doctor appointments, outpatient care, medical supplies, and preventive services.

For most people, the Part B premium is automatically deducted from their Social Security benefit (or Railroad Retirement Board). If you are not eligible for these benefits, you'll get a Part B premium bill from Medicare.

IMPORTANT TO KNOW:

Original Medicare covers only about 80% of your hospital expenses. You are responsible for the remaining 20%. Also, Original Medicare does not include prescription drug coverage.

Medicare Advantage (Part C) Offered by private insurance companies

Medicare Advantage plans, known as **Part C**, include all your Part A (hospital) and Part B (medical) coverage, plus:

- extra benefits such as dental, vision, hearing, fitness, and more.
- often include prescription drug coverage (Part D) with no additional premium.
- may be available for a premium as low as \$0.
- set limits on your total out-of-pocket costs.
- the convenience of one ID card for all claims.

Prescription Drug Coverage (Part D) Offered by private insurance companies

Prescription drug coverage, known as **Part D**, helps cover the cost of medications. It is available as a part of a Medicare Advantage Prescription Drug Plan (MAPD) or can be chosen as a stand-alone plan.

If you do not enroll in an MAPD or Part D plan during your Initial Enrollment Period, you will pay a late penalty for as long as you have Part D coverage. Even if you don't take prescriptions now, your needs may change, and it's best to plan ahead.

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

Medicare Coverage Options and Costs to You

ORIGINAL MEDICARE

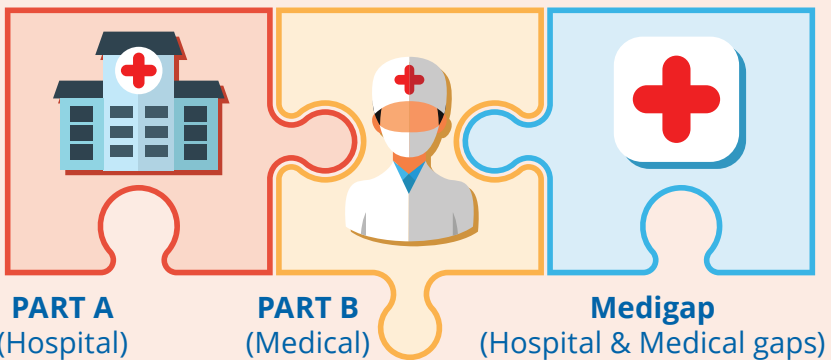
YOU PAY: Part B premium



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 SUPPLEMENT (Medigap)

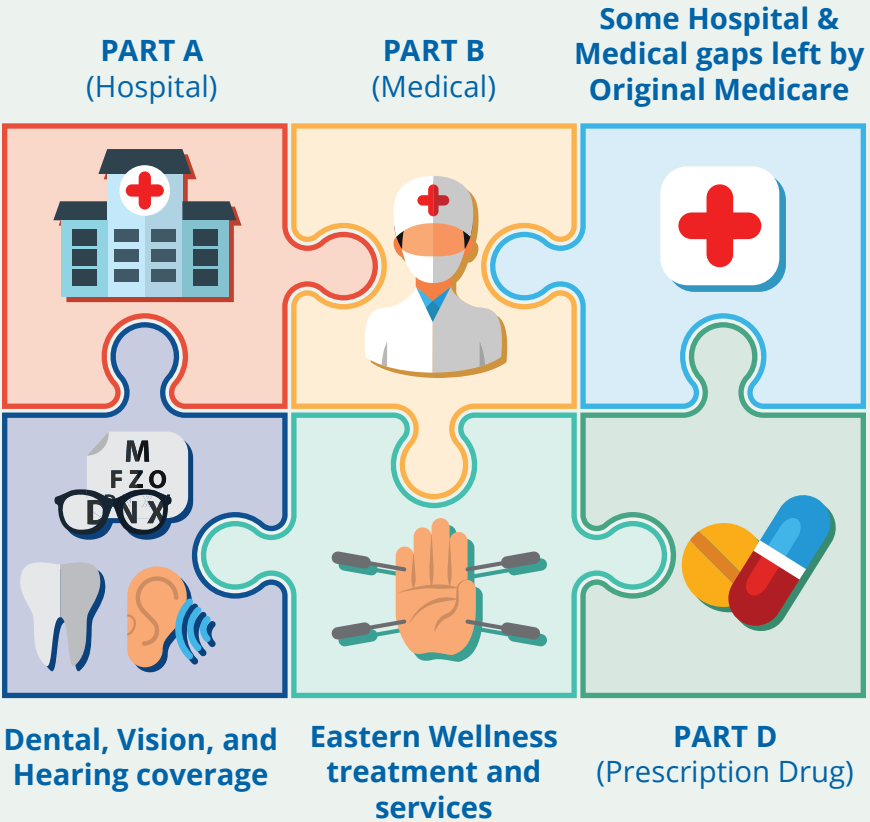
YOU PAY: Part B premium + Medicare Supplement Premium



You will need to purchase a stand-alone Prescription Drug Plan (Part D) and perhaps other plans to cover additional services like dental, vision, and hearing coverage.

MEDICARE ADVANTAGE PRESCRIPTION DRUG PLAN (MAPD)

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



You **do not** have to purchase a stand-alone Prescription Drug Plan (Part D).

When and how to enroll

New to Medicare

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 (IEP)** that starts three months before and ends three months after the month you turn 65. Once you have Part A and B coverage, you can choose a Medicare Advantage plan.

If you are already receiving retirement benefits from Social Security or the Railroad Retirement Board, you're automatically enrolled in Original Medicare. No need to re-enroll.



What You Will Need

- Social Security Card
- Original birth certificate (or certified copy)
- Proof of citizenship (if you were not born in the U.S.)
- Copy of military services paperwork (if applicable)
- W2 Form (from previous year)

Begin your Medicare enrollment at [medicare.gov](https://www.medicare.gov)

When you can change plans

Medicare recipients have an opportunity to make new choices in their Medicare coverage each year. It's important to be aware of and understand the Medicare enrollment periods.

**October 15 –
December 7**

Annual Enrollment Period (AEP)

Each year, anyone eligible for Medicare can choose a new Medicare Advantage plan or switch back to Original Medicare, with an effective date of January 1.

**January 1 –
March 31**

Medicare Advantage Open Enrollment Period (MA OEP)

People on Medicare can make a one-time change to a different Medicare Advantage plan or go back to Original Medicare.

Year Round

Special Enrollment Period (SEP)

Enrollment in a Part C or Part D plan is allowed outside of regular enrollment periods due to special circumstances, such as:

- being new to Medicare or turning 65
- just retired
- recently moved and there are changes within your service area
- having Medi-Cal or getting Extra Help with prescription costs
- having a chronic health condition and qualifying for a Special Needs Plan (SNP)
- living in an area under an emergency declaration

These are just a few of the more common reasons Medicare beneficiaries may qualify. Give us a call if you would like to know if you are eligible for a SEP.

Which Medicare coverage should you choose?

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

Yes Do you want to save money and only pay the Part B premium?
 No

Yes Do you anticipate needing to go to a dentist or an eye doctor or needing hearing aids?
 No

Yes Do you want a Part D (prescription drug) plan at no additional cost?
 No

Yes Do you want extra benefits, like acupuncture, help purchasing over-the-counter items, and fitness, at no additional cost?
 No

Yes Do you want the peace of mind of an out-of-pocket maximum?
 No

Yes Do you want to speak to a customer service agent in your preferred language?
 No

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

Call us at **(833) 365-1888 (TTY: 711)**
if you have any questions. We are Medicare advisors that
speak your language!

Medicare Questions & Answers

Does Original Medicare cover all my expenses?

No, it only covers about 80% of your medical and hospital expenses.

Are prescription drugs covered under Original Medicare?

Part A covers certain medications during hospitalization. Routine prescriptions are not covered. You must purchase a Part D plan to cover brand-name and generic prescriptions.

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

With Original Medicare or Medicare Supplement plans you can visit any Medicare-approved doctor or hospital. Medicare Advantage HMOs require you to use in-network providers. Medicare Advantage PPOs allow you to visit out-of-network providers, but typically at a higher cost.

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 delay signing up for Medicare and Part D and avoid late-enrollment penalties. However, there are exceptions, so talk to your employer benefits administrator to be certain.

What are the late enrollment penalties and how do I avoid them?

Part B penalty lasts as long as you are on Medicare. Part D penalty fee lasts as long as you have Part D coverage. To avoid penalties, sign up during your IEP when turning 65 or your SEP if retiring after age 65.

Do I need to pay a Part A Premium?

Part A is premium-free if you or a spouse worked in the U.S. for at least 10 years.

A little about us

Clever Care is a company that offers Medicare Advantage plans that embrace your culture with the healthcare coverage you need. Our plans blend Eastern traditions with Western medicine. All in the language you speak. One that meets you on your terms.



When we say we speak your language, we mean it.

- Bilingual doctors who understand your cultural needs for care
- Offering health plan communications in your preferred language
- A Member Services team fluent in 7 diverse languages
- Local community centers offering free, in-language wellness seminars, fitness classes, and cultural activities
- Member events hosted in Cantonese, Mandarin, Korean, and Vietnamese

Why Clever Care may be the right option for you

With Clever Care, you get your Part A and B coverage, Part D prescription drugs, and a wide range of supplemental benefits, including:



dental



acupuncture



vision



Eastern wellness such as cupping, massage, and reflexology



hearing

and a whole lot more!

Want a plan that allows you to purchase herbal supplements like red ginseng and bird's nest?

With our flexible allowance, members can choose from a broad selection of herbal supplements and OTC (over-the-counter) items.

Members can also use their flexible allowance to pay for fitness activities, such as:

- golf
- gym memberships
- yoga
- Tai chi
- and more!

Additional Resources

Medicare

A federal government resource with information about the Medicare basics
1-800-MEDICARE (1-800-633-4227)
(TTY: 1-877-486-2048)
[medicare.gov](https://www.medicare.gov)

Social Security Administration

A federal government resource to inform you about your social security benefits
1-800-772-1213
(TTY: 1-800-325-0778)
[ssa.gov](https://www.ssa.gov)

State Health Insurance Assistance Program (SHIP)

State level Medicare information, counseling, and enrollment assistance
[shiphelp.org](https://www.shiphelp.org)

Medi-Cal

A joint federal and state program that helps with medical costs for some people with limited income and resources
1-800-541-5555
(TTY: 1-800-430-7077)
dhcs.ca.gov/mymedi-cal

Clever Care Health Plan Inc. is an HMO and HMO C-SNP with a Medicare contract. Enrollment depends on contract renewal.

We hope you found this guide helpful!

As you look at your Medicare choices, we warmly invite you to reach out to your broker or a multi-lingual Clever Care Medicare advisor to help you make an informed decision.

(833) 365-1888 (TTY: 711)
clevercarehealthplan.com

Health + Wellness, centered around you



7711 Center Avenue
Suite 100
Huntington Beach, CA 92647

Call Clever Care to learn more
(833) 365-1888 (TTY: 711)
clevercarehealthplan.com

Or contact your trusted broker



If you're a Clever Care member, call here:
(833) 388-8168 (TTY: 711)
October 1 – March 31
8 am – 8pm, 7 days a week

April 1 – September 30
8 am – 8pm, Mon – Fri