

Medicare + Assurance Healthcare

How to pair Assurance Membership with Medicare Insurance

Parts of Medicare

Parts of Medicare	Cost	Our Opinions
Part A (Hospital Insurance) Helps Cover: - Inpatient care in hospitals - Skilled nursing facility care - Hospice care - Home health care	Free for most , so long as you or a spouse paid Medicare taxes while working for a certain period of time.	ORIGINAL MEDICARE If accepting Social Security by the time you turn 65, you will automatically be signed up for Medicare Parts A + B We generally recommend members with Assurance carry at least Medicare Parts A+B. If one chooses to go without Part B and only Part A, we will help coordinate less expensive options for care. However, this option (Medicare Part A only) is a catastrophic, hospital-only plan that could end up in many surprise bills from surgeons, doctors in hospitals, etc.
Part B (Medical Insurance) Helps Cover: - Services from doctors and other health care providers - Outpatient care - Home health care - Durable Medical Equipment - Many preventive services	Starting in 2020... \$144.60 monthly for most. Deducted from Social Security or paid quarterly if not accepting SS. See website below for detailed costs*	
Part D (Prescription drug coverage) Helps Cover: - Cost of prescription drugs (including many recommended shots or vaccines)	Depends on deductible... Between \$14 - \$120 monthly	Medicare won't often cover expensive medications, but occasionally will help with vaccines. Signing up later is possible, and results in a higher premium for waiting to enroll in this plan (they call a 'penalty').
Part C (aka, "Medigap" or "Supplemental") Helps Cover: - Remaining out-of-pocket costs from Parts A & B - Sometimes 'extra' services (mostly if you travel outside of the U.S.)	Depends on deductible and coinsurance... Between \$57-\$313 monthly	This is all dependent on personal risk-tolerance. It's our opinion that you could be further ahead financially by saving money each month to go towards major events (and Medicare Parts A+B will negotiate prices). However, if saving money is hard, and it feels safer to pay monthly, contact us for options.

Medicare Options that DO NOT work alongside Assurance...

- Medicare Advantage Plans
- Any HMO Supplement (like Humana or Kaiser)

Why?

Because Assurance is not contracted with any Medicare providers, we will not be able to refer you to any outside specialists with these plans. You would have to either visit the Emergency Room or another in-network Primary Care Provider for a referral.



For more information, visit our website:
[assurancehealth.org/medicare-options](https://www.assurancehealth.org/medicare-options)

*<https://www.medicare.gov/your-medicare-costs/part-b-costs>