



MEDICARE FOR IDAHO

An essential guide for
Medicare beneficiaries
in the Gem State

Your Annual Enrollment Period Resource

You have choices as a Medicare beneficiary.

By understanding the options available to you, you'll be better prepared to make the right choice for your situation. This brochure tells you about your options. It can help you to select a health plan that is right for you.



Your choices:

1

Original Medicare (Parts A and B)

Original Medicare consists of Part A and Part B. Original Medicare only covers about 80 percent of most people's medical expenses, and does not have an out-of-pocket maximum, leaving you exposed to unexpected out-of-pocket costs.

Information about Original Medicare starts on page 4.

2

Medicare Advantage plan (Medicare Part C – some include Part D)

These plans provide all of the benefits you are entitled to under Medicare—plus extra benefits, **INCLUDING Medicare Part D prescription drug coverage.**

Medicare Advantage plans provide these benefits through a contract with the government, and are offered by companies like Blue Cross of Idaho Care Plus, Inc.

Information about Medicare Advantage starts on page 10.

3

Medicare Supplement plan

These plans work with Original Medicare to fill the gaps not covered by Medicare alone. **Medicare Supplement insurance plans do not include prescription drug coverage.** For prescription drug coverage, you would need to buy a separate Medicare Part D drug plan.

Original Medicare
doesn't cover
everything.

Original Medicare covers only about 80% of your medical and hospital expenses

You are responsible for paying the other 20 percent of your medical and hospital costs – and 100 percent of your prescription drug costs.

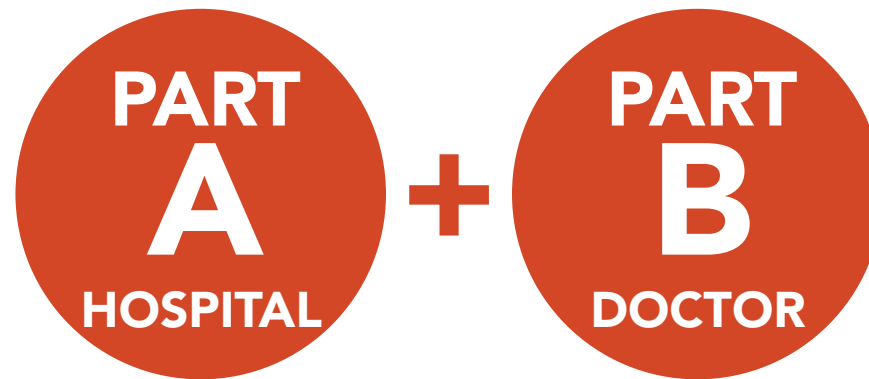
Original Medicare wasn't designed to cover all of your healthcare expenses, and it doesn't include a limit on your out-of-pocket expenses, so it's difficult to predict your financial risk. And it doesn't include Part D prescription drug coverage, so if you want this coverage, you'll need to buy a plan that covers prescription drugs.

NOTE: Most Medicare Advantage plans include Part D coverage, but a few do not.

Parts of Original Medicare



Original Medicare



PART A helps cover your inpatient care in hospitals, or nursing facilities, including critical access hospitals and long-term care hospitals. Most people automatically get Part A without having to pay a monthly premium.

PART B helps cover medical services like doctors' services and outpatient care when they are medically necessary. You pay the Part B premium each month.

Important: If you don't sign up for Part B during your Initial Enrollment Period, you may pay a permanent late enrollment penalty for every year that you delay. Visit [medicare.gov](https://www.medicare.gov) for details.

Optional parts of Original Medicare



Important Options



MEDICARE PART C AND PART D are important options that can help you pay some of the out-of-pocket costs not covered by Original Medicare. Blue Cross of Idaho has a contract with Medicare to provide Part C and Part D coverage in your community.

THINGS TO REMEMBER ABOUT MEDICARE ADVANTAGE:

- Health plans offered by private insurance are approved by Medicare
- Private plans provide Part A, Part B plus extra coverage
- Beneficiaries must continue to pay Part B premium, plus the private plan's monthly premium

PART C coverage is provided by Medicare Advantage plans and includes all of Part A and Part B coverage as well as extra benefits. For some plans, you pay a monthly premium.

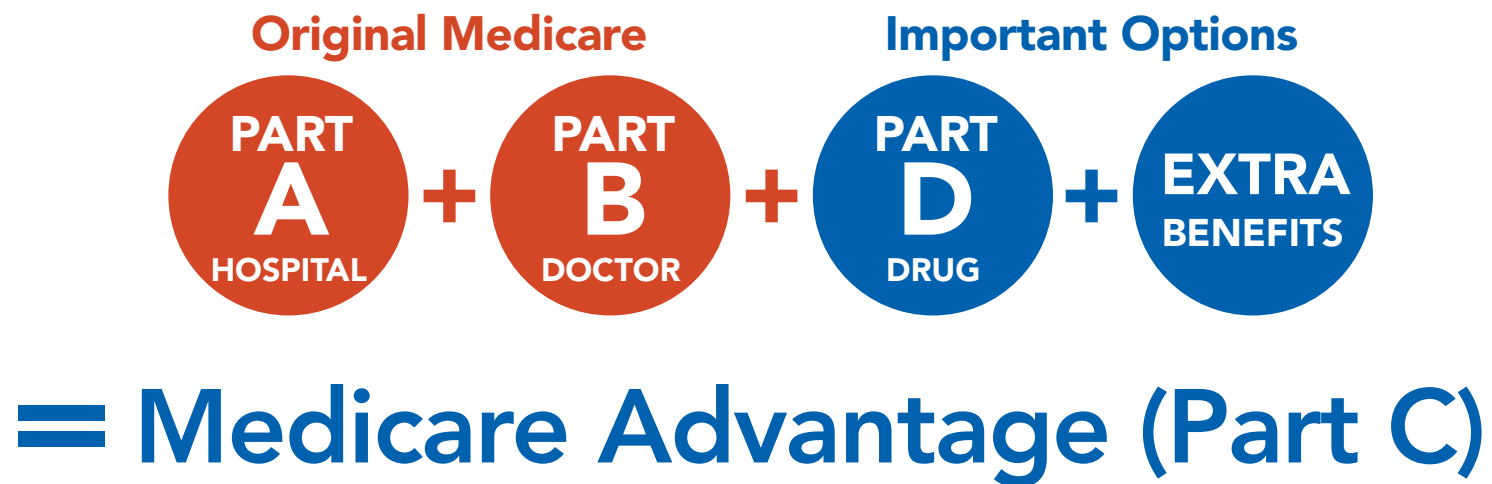
PART D coverage is designed to help lower your prescription drug costs. Part D coverage is available separately or may be included with a Medicare Advantage plan.

A word about Prescription drug coverage

If you do not enroll in Part D prescription coverage when you first become eligible for Medicare, you may be subject to a late enrollment penalty. The cost of the penalty depends on how long you went without Part D or creditable prescription drug coverage. Visit [medicare.gov](https://www.medicare.gov) for details.

You have the advantage of Medicare Advantage

Medicare Advantage organizations have a contract with the federal government to provide all of your Original Medicare benefits in one simple plan, including additional coverage you may need.



When you join a Medicare Advantage (Part C) plan, you are still in Medicare, although you won't have to use your Medicare card to obtain services.

Your Medicare Advantage plan will provide Part A (hospital) and Part B (medical) coverage and other medically necessary services, as well as additional benefits that Medicare alone does not offer.

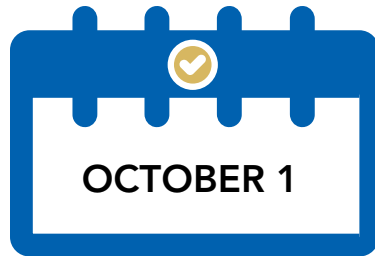
Many Medicare Advantage plans also include Medicare Part D prescription drug coverage.

Because the government contract pays for much of the cost of these programs, Medicare Advantage premiums are generally lower than what you might pay for a Medicare Supplement plan or other private health plan.

Blue Cross of Idaho Care Plus, Inc. has a contract with Medicare to provide you with these important Medicare options.

Annual Enrollment Period

Except under special circumstances, you may only choose or change your Medicare Advantage plan or Part D plan each fall, during the Medicare Annual Enrollment Period.



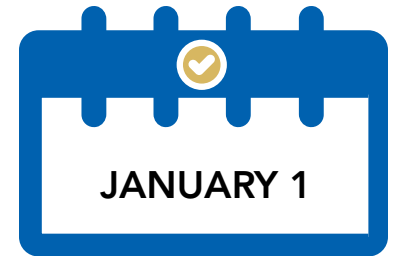
You may begin receiving
plan information



Enrollment Period
BEGINS



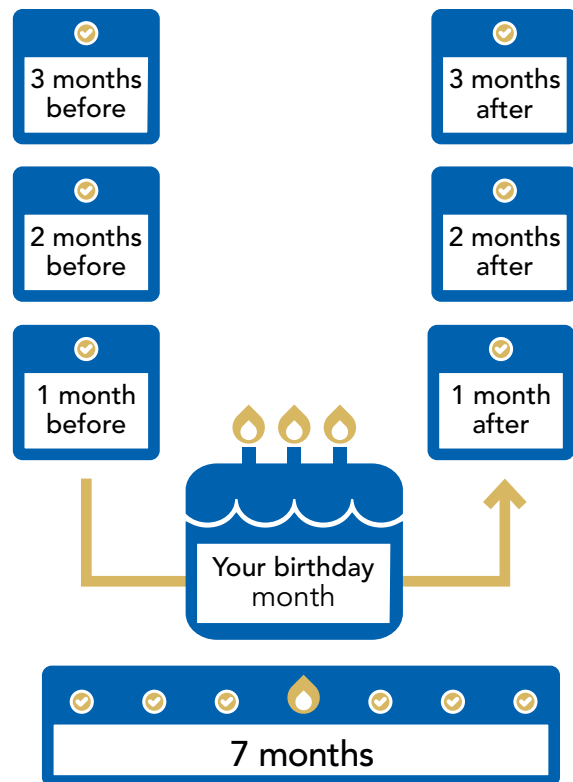
Enrollment Period ENDS



The choices you make
during the Annual
Enrollment Period take
effect January 1
of the upcoming year.

Initial Enrollment Periods

Your Initial Enrollment Period lasts for seven months: your birth month plus three months before and three months after.



Special Enrollment Periods

You may join a Medicare Advantage or Part D plan at other times of the year, under certain circumstances, including:



When you first become eligible for Medicare



If you are on both Medicare and Medicaid



If your current plan is terminated



If you move to an area not served by your current plan

Open Enrollment Period (OEP)

An opportunity to kick the tires

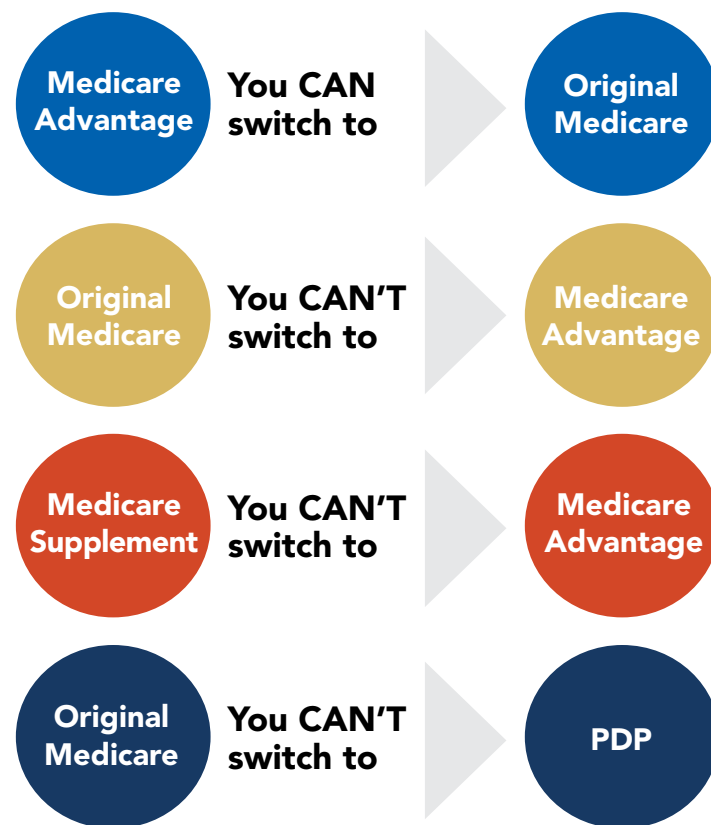
Current Blue Cross of Idaho plan members who want to change their plan selection can do so from January 1 through March 31.

If you want to make a change during OEP:

- You can only switch **one time** during OEP
- You can switch back to Original Medicare if you currently have Medicare Advantage
- You cannot switch to a Medicare Advantage plan if on Original Medicare
- You cannot switch to Medicare Advantage if you currently have a Medicare Supplement plan
- You cannot switch to a Part D prescription drug plan (PDP) if on Original Medicare

Learn more at [medicare.bcidaho.com](https://www.medicare.bcidaho.com).

IF YOU HAVE



Here's a brief summary:

Medicare Advantage plans (Part C):

- Are provided by companies with a Medicare contract
- Most INCLUDE prescription drug coverage
- You may only join during specified enrollment periods

Medicare Part D prescription drug plans:

- Are provided by companies with a Medicare contract
- Can be purchased separately or included as part of a Medicare Advantage plan
- You may only join during specified enrollment periods

Medicare Supplement plans:

- Are NOT a part of Medicare
- Do NOT include prescription drug coverage, so you'll probably want to add a Part D plan to complete your coverage
- You may join at any time of year

ADDITIONAL RESOURCES

Social Security Administration

1-800-772-1213 (TTY 1-800-325-0778)

8:00 am – 7:00 pm., Monday through Friday

ssa.gov

Centers for Medicare & Medicaid Services

1-800-633-4227 (TTY 1-877-486-2048)

24 hours a day, seven days a week

medicare.gov

SHIBA (Senior Health Insurance

Benefit Advisors)

Call 800-247-4422 toll-free within Idaho

doi.idaho.gov/shiba



Questions about our plans? Need help enrolling?

Call your local, independent insurance agent to help you make the best choice for you.

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SALES: 1-888-492-2583 (TTY 711)

Monday through Friday, 8 a.m. to 6 p.m.