

 3rd Annual
**Conference on
Aging**

Possible Medicare Beneficiary Scenarios

Shared by Santos Family Insurance

John Beneficiary has Original Medicare with a Medicare Supplement and shows his ID cards to his doctor and hospital.

Happy Beneficiary – John just had surgery at the hospital and all his bills were paid at 100% with no paperwork.

Sad Beneficiary – John’s renewal premium on his Medicare Supplement policy is \$230 per month.

Happy Beneficiary – John’s rehab after surgery was fully covered by his plan.

Sad Beneficiary – John found out talking to his neighbor that she just paid a low \$500 copay on her Medicare Advantage plan for both of her state-of-the-art hearing aids and John paid \$5000 for each for his.

Happy Beneficiary – John knows he can go anywhere in the country for routine care and nonemergency care, so he decides to get his new knee at the Mayo Clinic.

Mary Beneficiary - turns 65 in December just signed up for Social Security and put in her retirement papers after working in the high school cafeteria for 30 years. She will have a tiny pension.

Happy Beneficiary – Mary can’t afford a Medicare Supplement and standalone Prescription Drug plan. She finds out she can get a Zero Premium HMO Medicare Advantage Plan with Prescription Drugs (MAPD) included.

Sad Beneficiary – Mary found out her cardiologist is not in her MA Plan network and has to find a new specialist who is in network.

Possible Medicare Beneficiary Scenarios continued

Happy Beneficiary – Mary now has dental insurance for the first time, new eye- glasses, and she can afford to get hearing aids for a low \$300 copay instead of paying \$3000 each for two hearing aids.

Sad Beneficiary – Mary’s new cardiac surgery and new pacemaker will cause her to reach the Max Out of Pocket (MOOP) limit of \$5000 and use up all her savings.

Happy Beneficiary – Mary found out she can get a free gym membership, which her cardiologist recommended, through her plan.

Sad Beneficiary – Mary just found out her rehab after cardiac surgery at her favorite rehab facility has only been approved for 5 days and she will have to receive the remainder of her recovery at home with only a home health aide.

Happy Beneficiary – Mary’s plan will provide her with 28 meals at home following her surgery.

Sad Beneficiary – Mary who has Original Medicare, a Medicare Supplement and Prescription Drug plan is not able to afford both the vitamins and adult diapers she needs daily.

Happy Beneficiary – Mary starts the new year with a Medicare Advantage plan and now she can get her vitamins and adult diapers she needs through the \$100- quarterly Over the Counter benefit her plan provides.

Presenting Partner:



Supporting Partners:



Contributing Partners:

