



# Things are about to become very clear

**The 2023 Medicare Advantage Clarity  
Presentation will begin shortly**



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Sí, hablo su idioma.

**United  
Healthcare**



# 2023 Medicare Advantage Clarity Presentation



Clear answers to your Medicare questions.

United  
Healthcare

# Welcome

## Meet your local licensed sales agent

I'm here to personally help you find the UnitedHealthcare® plan that's the best fit for you. I know the local area and know the plans that are available to you very well. I'd be happy to talk with you in person or by phone. We can look at your needs, explore your choices and help you decide on a plan with confidence. I look forward to helping you.



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### ✓ About Me

Certified to sell UnitedHealthcare® products for 15

Certified to sell Medicare Advantage, Dual Special Needs,  
Medicare Supplement, Prescription Drug

# Agenda

- 1 Understanding your Medicare choices
- 2 Eligibility and enrollment
- 3 The advantages of Medicare Advantage
- 4 Prescription drug coverage
- 5 Agent assistance
- 6 Why UnitedHealthcare?
- 7 Additional resources

# Understanding your Medicare choices

## Step 1

Enroll in Original Medicare.

### Original Medicare

Provided by the federal government



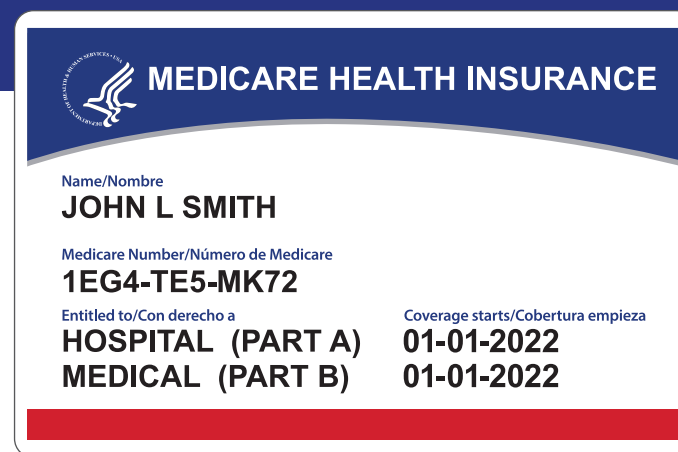
#### Part A

Helps pay for hospital stays and inpatient care



#### Part B

Helps pay for doctor visits and outpatient care



# Understanding your Medicare choices

## Step 2

After you enroll in Original Medicare, there are two ways to get additional coverage.

### Option 1

OR

### Option 2

Add one or both of the following to Original Medicare:

#### Medicare Supplement Insurance

Offered by private companies



#### Medicare Supplement

Helps pay some of the out-of-pocket costs not paid by Original Medicare

#### Medicare Part D Plan

Offered by private companies



#### Part D

Helps pay for prescription drugs

Choose a Medicare Advantage plan:

#### Medicare Advantage Plan

Offered by private companies



#### Part C

Combines Part A and Part B coverage in one plan



#### Part D

Usually includes prescription drug coverage



May offer additional benefits not provided by Original Medicare

# Eligibility and enrollment

## Medicare eligibility

Legal residents must live in the U.S. for at least 5 years in a row, including the 5 years just before applying for Medicare.

**To be eligible for Medicare, you must be a U.S. citizen or legal resident AND you must meet one of these requirements:**



Age 65 or older

**OR**



Younger than 65 with a qualifying disability

**OR**



Any age with a diagnosis of end-stage renal disease or ALS



# Eligibility and enrollment

## When can you enroll in a Medicare Advantage or prescription drug plan?

### Initial Enrollment Period



Your Initial Enrollment Period (IEP) is 7 months long. It includes your 65th birthday month plus the 3 months before and the 3 months after. It begins and ends 1 month earlier if your birthday is on the first of the month. You may enroll in Part A, Part B or both.



You may also choose to join a Medicare Advantage plan (Part C) or a prescription drug plan (Part D).

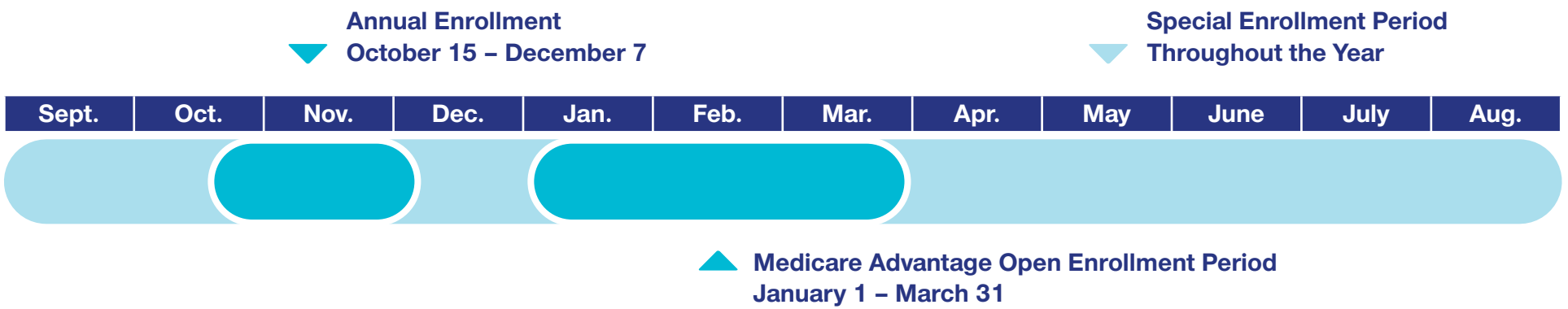


Although you are not required to enroll in Part D, there may be a penalty charged to your Part D premium if you didn't enroll in prescription drug coverage when initially eligible for Medicare and didn't have other creditable drug coverage to qualify for enrollment during a Special Enrollment Period, or you didn't enroll in prescription drug coverage within 63 days of losing your creditable drug coverage.





# Eligibility and enrollment



## Annual Enrollment Period, October 15 – December 7

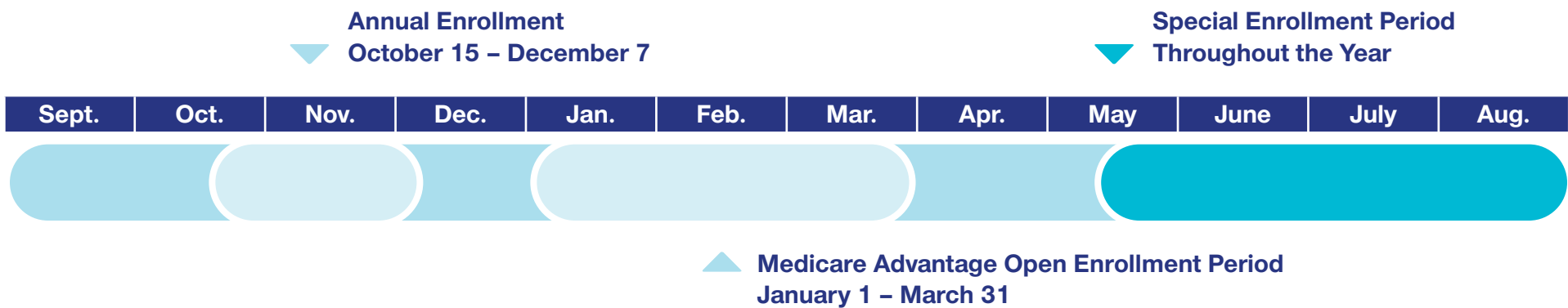
During annual enrollment you can add, drop or switch your Medicare coverage.

## Medicare Advantage Open Enrollment Period, January 1 – March 31

If you're already a Medicare Advantage plan member, you may disenroll from your current plan and either switch to a different Medicare Advantage plan one time only or go back to Original Medicare during this period.

Special needs plans have other eligibility requirements.

# Eligibility and enrollment



## Special Enrollment Period

Depending on certain circumstances, you may be able to enroll in a Medicare plan outside of the initial enrollment or annual enrollment time frames. Some ways you may qualify for a Special Enrollment Period are if you:



**Retire**  
and lose  
your employer  
coverage



**Move**  
out of  
the plan's  
service area



Qualify  
for **Extra  
Help**



Have been  
diagnosed with  
certain qualifying  
**chronic health  
conditions**

Special needs plans have other eligibility requirements.

# The advantages of Medicare Advantage

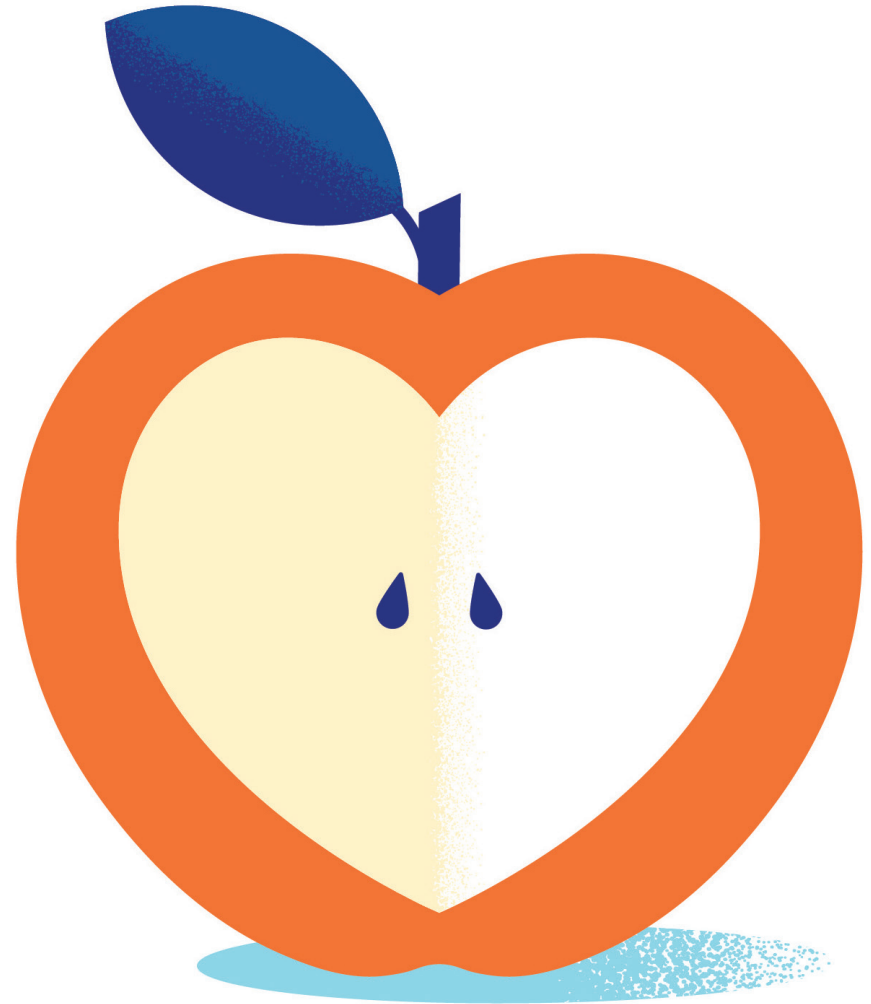
Medicare Advantage plans have  
high member satisfaction

**29+**

**million people** enrolled in a Medicare  
Advantage plan as of May 2022<sup>1</sup>

**98%**

**coverage satisfaction** among  
Medicare Advantage beneficiaries<sup>2</sup>



# The advantages of Medicare Advantage

## Compare your coverage

Original Medicare doesn't cover all medical expenses and doesn't cover prescriptions.

Benefits and Features	Medicare Advantage*	Original Medicare
Coverage for hospital stays	✓	✓
Coverage for some medical care, like doctor visits	✓	✓
Preventive services, like flu shots	✓	✓
Prescription drugs	✓	No coverage
Routine vision coverage	✓	No coverage
Routine hearing exam and hearing aid coverage	✓	No coverage
Limits your annual out-of-pocket costs	✓	No protection

\*Benefits vary by plan.

# The advantages of Medicare Advantage

## 10 things to know about Medicare Advantage

<b>1</b>	<b>You must continue to pay your Medicare Part B premium.</b>
<b>2</b>	<b>Medicare Advantage has you covered.</b>
<b>3</b>	<b>Joining a Medicare Advantage plan may affect your current coverage.</b>
<b>4</b>	<b>It's best to use network providers.</b>
<b>5</b>	<b>You may qualify for financial assistance.</b>

# The advantages of Medicare Advantage

## 10 things to know about Medicare Advantage

<b>6</b>	<b>If you enroll in Part D late, you may pay a penalty.</b>
<b>7</b>	<b>A Medicare supplement insurance plan (Medigap policy) is not a Medicare Advantage plan.</b>
<b>8</b>	<b>Keep your member ID card handy.</b>
<b>9</b>	<b>Medicare Advantage offers the same protections as Original Medicare.</b>
<b>10</b>	<b>You have a built-in financial safety net.</b>

# Prescription drug coverage

## Understanding Medicare drug payment stages

Your prescription drug costs change during the year, depending on which payment stage you are in. The stages usually start over on January 1 and the dollar limits may change each year. The coverage limits are determined by benchmarks set by the Centers for Medicare & Medicaid Services (CMS).

Payment Stages	Member Typically Pays	Plan Typically Pays	Stage Limit
<b>Annual Deductible*</b>	100% until you reach the plan deductible	0%	Varies by plan
<b>Initial Coverage</b>	A copay or coinsurance	Balance after copay and coinsurance	<b>Total drug costs</b> reach \$4,660
<b>Coverage Gap (Donut Hole)</b>	25% of your drug costs	5%–75%	<b>Total out-of-pocket costs</b> reach \$7,400
<b>Catastrophic Coverage</b>	You pay a small copay or coinsurance amount	Varies	Through the end of the plan year

\*If your plan doesn't have a deductible, you skip this stage.

# Prescription drug coverage

What's the difference between total drug costs and out-of-pocket costs?



## Total Drug Costs

What you pay for prescription drugs each year, plus what your plan pays. Does not include your monthly plan premium.



## Out-of-Pocket Drug Costs

The total amount you pay for your covered prescription drugs, and any discounts paid by drug manufacturers while you are in the donut hole. Does not include your monthly plan premium.

If you get **Extra Help** from Medicare with your Part D costs, **the coverage gap doesn't apply to you**. Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays.





# Prescription drug coverage

## Pharmacy network



Choose from more than 65,000 pharmacies



Save on prescriptions with in-network retailers



Save with mail service pharmacy

## Drug list (formulary)

### Tiered formulary

- **Tier 1** – Preferred generic drugs
- **Tier 2** – Generic drugs
- **Tier 3** – Preferred brand name drugs
- **Tier 4** – Non-preferred drugs
- **Tier 5** – Specialty drugs



# Prescription drug coverage

## Step therapy

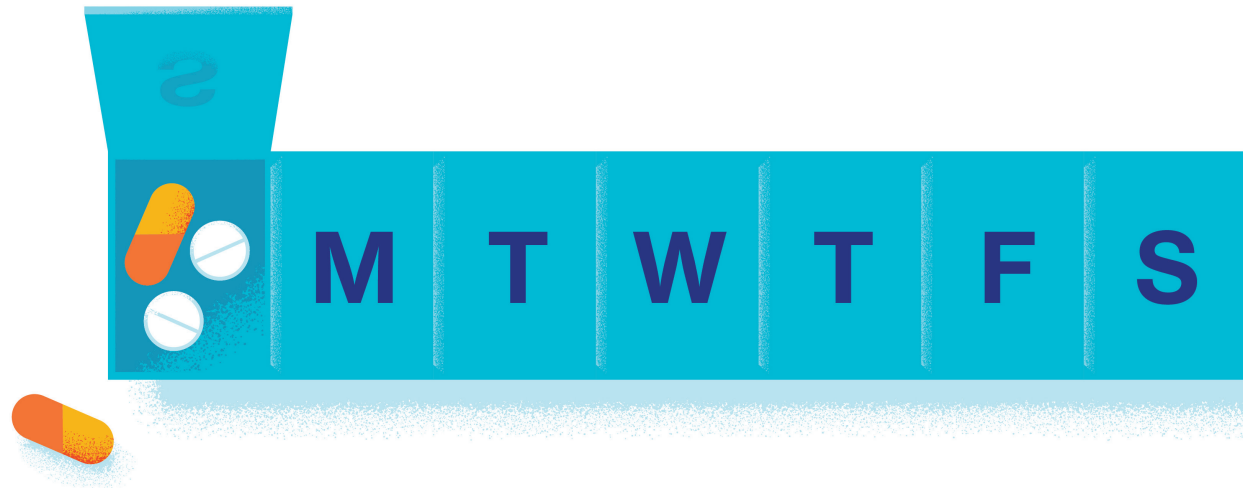
UnitedHealthcare can help you save money on your prescriptions by offering lower-cost drugs that can treat the same medical condition as your current brand name drugs.

## Quantity limits

Some drugs have quantity limits, where the plan will cover only a certain amount of a drug for one copay or over a certain number of days. The limits may be in place to ensure safe and effective use of the drug.

## Prior authorization

Before the plan will cover certain drugs, it may need more information from your doctor to make sure the drug is being used correctly for a medical condition covered by Medicare. You may be required to try a different drug before the plan will cover the prescribed drug.



# Prescription drug coverage

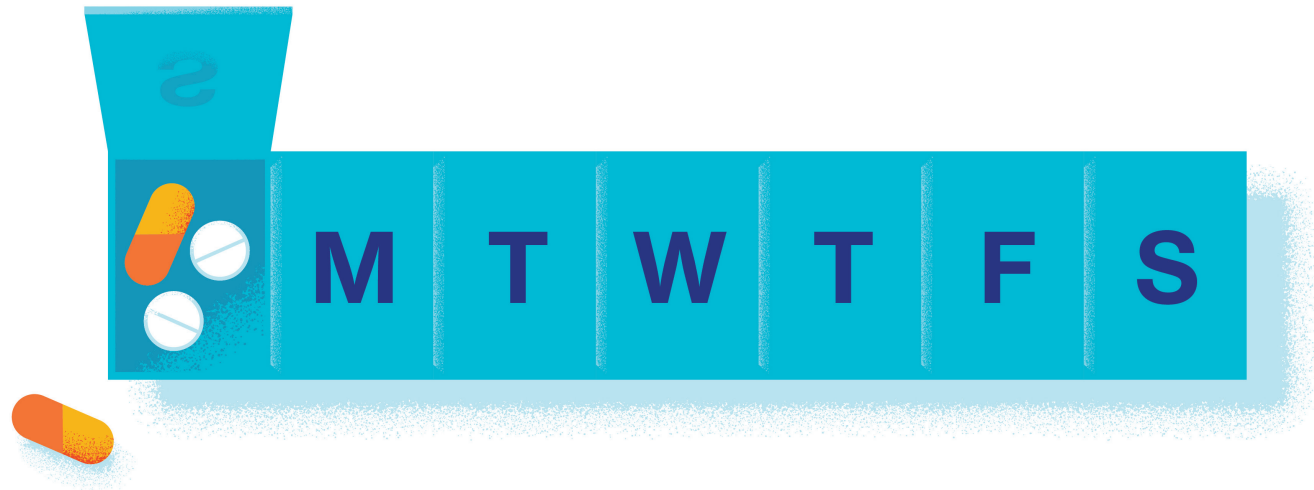
## Asking for an exception

If you need a drug that's not currently covered by your plan, you may:

- Ask the plan to cover your drug even if it is not on the drug list.  
This is known as a formulary exception.
- Ask to waive coverage restrictions or limits on your drug.  
This is known as a utilization exception.

## Coverage decisions

If your doctor has submitted an exception request on your behalf, generally the plan will make a decision within 72 hours. You can request an expedited, or fast, decision if you or your doctor believes your health requires it.



# I can provide personalized support

Take the next step today



## Ask me to help you:



**Look up your doctors, hospitals, specialists and clinics** to make sure they're part of the large UnitedHealthcare provider network



**Check your prescription medications** to make sure they're included in the drug list and anticipated costs



**Access additional services,** including unique benefits available to UnitedHealthcare plan members



**Find out if you're eligible for more benefits** if you have certain medical conditions or qualify for both Medicare and Medicaid



Understand how a Medicare Advantage plan from **UnitedHealthcare can work with the care you receive from the VA coverage**

# Why UnitedHealthcare?

Not all Medicare Advantage plans are the same. Many private insurance companies offer Medicare Advantage plans. But when you choose UnitedHealthcare, you're choosing an industry leader.

## Reasons to choose UnitedHealthcare:



More than  
40 years serving  
the Medicare  
community.



More  
people choose  
UnitedHealthcare  
for their Medicare  
plans than any  
other insurance  
provider.<sup>3</sup>



You have our  
promise and  
commitment to  
helping you live a  
healthier life.

# Additional resources



**Medicare Made Clear®**



**Medicare Helpline**



**Medicare & You**



**Online Plan Finders**



**Social Security Administration**



**Administration and Eldercare Locator**



**State Resources**



# Talk to an agent today



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From the UnitedHealthcare® family of Medicare plans.



## UnitedHealthcare® Medicare

<sup>1</sup>"State\_County\_Penetration\_MA\_2022-05.csv," in "MA State/County Penetration – May 2022 ZIP file," "<https://www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/mcradvpartdenrolldata/ma-state-county/ma-statecounty-penetration-2022-05> Centers for Medicare & Medicaid Services (CMS), Report Period: May 2022.

<sup>2</sup>"2021 State of Medicare Advantage Report," Better Medicare Alliance, 5/20/2021.

<sup>3</sup>Based on national market share, as of April 2022.

Plans insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals. AARP does not employ or endorse agents, producers or brokers.

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