

WELCOME!

**2023 MEDEX[®] OPTIONS
FROM BLUE CROSS BLUE SHIELD OF
MASSACHUSETTS**

Today's Agenda

- Original Medicare: Quick Review
- 2023 Medicare Supplement Plans:
 - Medex[®] Core
 - Medex[®] Sapphire
 - Medex[®] Bronze
 - Enrollment

Original Medicare: Quick Review

Medicare is health insurance provided by the federal government

- **Part A** pays for inpatient care
 - Usually premium-free
- **Part B** pays for doctor services and outpatient care
 - \$164.90 per person per month in 2023 (for most people); higher annual income will increase Part B premium



How Medicare Works

- Nationwide coverage with any provider that accepts Medicare
- No primary care provider or referrals necessary
- You pay deductibles and co-insurance
- Some preventive services covered at 100%

Original Medicare

	Original Medicare
Medicare Part A	Inpatient hospital care
	Days 1-60 Deductible \$1600 per benefit period
	Days 61-90 Co-insurance \$400/day
	Days 91-150 Co-insurance \$800/day (lifetime reserve days)
	Days 151+ 100 percent of the cost (no coverage)
	Skilled nursing facility care
	Days 1-20 \$0 (100 percent coverage)
	Days 21-100 \$200/day
	Days 101+ 100 percent of the cost (no coverage)
Medicare Part B	Outpatient/Doctor care
	Deductible \$226 per calendar year
	Co-insurance 20 percent of Medicare-approved amount
Non-Covered	Other services
	Outpatient prescription drugs
	Care received outside of U.S.
	Routine dental, vision, and hearing exams

Deductible:

Amount you pay for specific services before your health insurance starts paying.

Co-insurance:

Percent of the cost you pay for certain services after you've paid your deductible.

Benefit period:

Begins the day you're admitted to the hospital or skilled nursing facility and ends when you have been out of the hospital or skilled nursing facility for 60 consecutive days or more.

These Medicare benefits are effective January 1, 2023. Medicare deductibles and co-insurances are subject to change each year.

Blue Cross Blue Shield of Massachusetts is an independent licensee of the Blue Cross and Blue Shield Association.

Original Medicare: How to Enroll

Call the Social Security Administration toll free at **1-800-772-1213, (TTY 1-800 325-0778)** Monday through Friday from 8:00 a.m. to 7:00 p.m., or visit their website 24 hours a day, 7 days a week at

<https://www.ssa.gov/>

- Coverage can begin on the 1st day of month in which you turn 65, or
- In the 25th month of disability

Medicare and Medicare-Related Options

Medicare health care coverage is available to you in two ways, but both ways require you to pay your Medicare Part B premium.

Original Medicare Starting Point Parts A & B



**Medicare Supplement Plans:
Medex Optional Add-on**



**Medicare Prescription
Drug Plan
Part D Optional Add-on**

OR



Medicare Advantage Plans

Part C
Optional replacement
to Medicare

Most include Part D
and additional benefits

2023 Medicare Supplement Options

Medicare Supplement plans can be purchased through private insurance companies.

Blue Cross Blue Shield of Massachusetts offers Medex Core, Medex Sapphire and Medex Bronze.

Supplement Types	BCBSMA Options	Description
Medicare Supplement Core Medicare Supplement 1A Medicare Supplement 1	<ul style="list-style-type: none">• Medex Core• Medex Sapphire• Medex Bronze	Add to Parts A & B. Fills the gaps in Medicare coverage

Medex Eligibility

- You live in Massachusetts, and
- You're eligible for Medicare Part A and Part B and enrolled in Medicare Part B, due to age or disability.
- **Medex Bronze**, has additional requirement of being eligible for Medicare Part A and Part B, due to age or disability, prior to January 1, 2020.*

*Medicare CHIP and Re-authorization Act (MACRA) of 2015

Medex

An optional Medicare Supplement (Medigap) plan that you add to Original Medicare

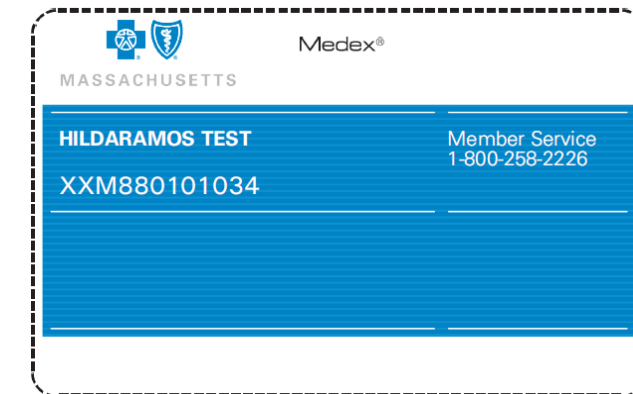
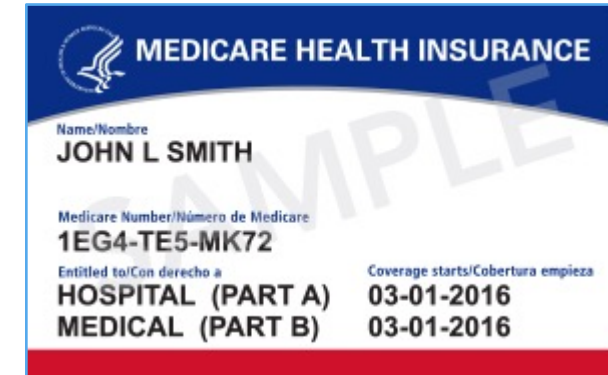
- It helps to pay Medicare's deductibles and co-insurance costs for you.

When you receive care:

- Show both your Original Medicare and Medex cards.
- Medicare pays first, then Medex pays the balance based on plan design.

Key Points:

- No copayments, see any Medicare provider, no referrals, worldwide coverage for all three plans.
- Will need a separate Part D plan for drug coverage.



Medex Options Overview

Flexibility between plans*		Medex Core	Medex Sapphire	Medex Bronze (Medicare eligible before 1-1-20)
		\$116.82	\$192.63	\$229.51
Medicare Part A	Inpatient hospital care			
	Days 1-60 Deductible \$1600		✓	✓
	Days 61-90 \$400/day	✓	✓	✓
	Days 91-150 \$800/day + additional 365 days	✓	✓	✓
	Skilled nursing facility care			
	Days 1–20	Medicare covered	Medicare covered	Medicare covered
	Days 21–100 \$200/day		✓	✓
Medicare Part B	Outpatient/Doctor care			
	Deductible \$226 per calendar year			✓
	Co-insurance 20%	✓	✓	✓
Other services	Care received outside of U.S.	✓	✓	✓

These Medicare benefits are effective January 1, 2023. Medicare deductibles and co-insurances are subject to change each year. ***Eligible beneficiaries who join Medex Bronze may not downgrade to Medex Sapphire until they have been a member of Medex Bronze for at least 12 months.**

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Medex Vision & Hearing Rider

Low-Cost Rider: \$2.66 per month

Vision:

- Coverage for a routine vision exam every calendar year with EyeMed providers.
- Reimbursement up to \$150 toward lenses and frames or contact lenses, every calendar year with EyeMed providers.

Hearing:

- Coverage for a routine hearing exam every calendar year with TruHearing providers .
- Coverage for one hearing aid per ear per calendar year with TruHearing providers, you pay:

\$699 copay for Advanced Hearing Aids

\$999 copay for Premium Hearing Aids

Medex: Why Choose Us?

Our history	✓	Medigap plans since 1966.
Our members	✓	Over 90 percent of our members choose to stay with us.
Our reputation	✓	We're one of the most recognized and trusted names in health care.
Our Wellness Benefits	✓	Reimbursement for Fitness benefit, \$150 a year and Weight-Loss benefit, \$150 a year.
Your savings	✓	If you're turning 65 or older and joining Medex within 6 months of your Part B effective date, then you'll qualify for a discount on your Medex monthly plan premium: 15 percent for the first year, 10 percent the second year, and 5 percent the third year.
Additional Offerings	✓	Blue MedicareRx (PDP), Dental Blue® 65, GeoBlue® and access to our TruHearing™ partnership.

Medex: When and How to Enroll

If you're newly eligible for Medicare

Coverage can begin the first day your Medicare is effective.

Medex Has Continuous Open Enrollment

Coverage begins the first day of the month following the month your application is received.

Enroll by Phone	It's easy to enroll by phone. Phone: 1-800-678-2265 (TTY: 711) Monday–Friday, 8:00 a.m.– 5:00 p.m.
Enroll Online	Visit Medex Online enrollment www.bluecrossma.com/medicare .
Enroll by Mail	To enroll by mail, please complete an enrollment application, and mail it to the address listed below: Consumer Sales Blue Cross Blue Shield of Massachusetts One Enterprise Drive Quincy, MA 02171-1754
Enroll by Fax	Fax: 1-617-246-3633

Are there any questions?

Thank you for your time today!



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