

# **MEDICARE SUPPLEMENT INSURANCE PREMIUM COMPARISON GUIDE**



State of Nevada  
Department of Business & Industry  
Division of Insurance  
**2014**

**Scott J. Kipper, Commissioner of Insurance**

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**To be used with the Guide to Health Insurance for People with Medicare as developed by the National Association of Insurance Commissioners (NAIC) and the Centers for Medicare & Medicaid Services of the U.S. Department of Health and Human Services (CMS).**

## LETTER FROM THE COMMISSIONER

Dear Fellow Nevadan:

The decisions of whether or not to purchase Medicare supplement insurance, and which kind of insurance to buy, are important ones. However, shopping for this insurance requires time and effort and can be confusing. That is why we are pleased to provide you with Nevada's *Medicare Supplement Insurance Premium Comparison Guide*. This Guide provides valuable information that will assist you in comparing many of the Medicare supplement policies, Medicare Advantage, and Medicare drug plans currently being offered in Nevada.

You may wish to seek the advice of a licensed agent, broker, producer or consultant to assist you in selecting appropriate Medicare supplement insurance coverage. Another source of information is the Nevada Department of Health and Human Services, Division for Aging Services, which administers the Nevada State Health Insurance Assistance Program (SHIP). The program director and volunteer counselors are available to provide you with individual counseling concerning your questions on Medicare or Medicare supplement products.

Your insurance concerns are very important to us at the Division of Insurance. We are here to assist you with any insurance questions or problems you may have.

Our offices in Northern Nevada are located in Carson City. For information, please call our consumer services section at (775) 687-0700. In Southern Nevada, our offices are located in Las Vegas, and you may reach a consumer services officer at (702) 486-4009. The toll-free number for use in Nevada is 1-888-872-3234. The Nevada SHIP advisers may be reached at (702) 486-3478 in Las Vegas or toll free in Nevada at 1-800-307-4444.

Sincerely,



SCOTT J. KIPPER  
Commissioner of Insurance

## INTRODUCTION

Medicare supplement insurance is a Medigap policy. It is sold by private insurance companies to fill gaps in original Medicare plan coverage. Medicare does not pay for every medical expense which is why many people purchase supplemental insurance to fill the “gap” left by Medicare. Insurance companies may offer 10 standard policies and one high-deductible policy.

According to the Kaiser Family Foundation, 379,860 Nevadans were eligible to receive benefits through the federal Medicare program in 2012 (or 14% of the population). Of these, 120,379 individuals (31.7%) received their benefits through Medicare Advantage Plans. The remaining 259,481 Medicare recipients (68.3%) received their benefits through traditional fee-for-service Medicare.

The Nevada Division of Insurance (“Division”) surveyed the companies writing Medicare supplement coverage in Nevada to collect information on the premiums for the policies. Participation is voluntary and the results of that survey are summarized in the section titled *Premium Comparisons* (pages 27 - 30). The comparisons shown in the Guide will give you a start in shopping for Medicare supplement coverage by offering a means for comparing premium costs on policies.

Although Medicare supplement insurance is sold mainly to senior citizens, a few insurance companies offer coverage for disabled persons under the age of 65 who qualify for Medicare benefits. At publication time, no companies are willing to offer policies to Nevada residents under 65. However, this is subject to change.

This Comparison Guide is designed to help you decide on health insurance coverage to supplement your Medicare. It does not explain Medicare itself. If you would like more information on Medicare, you may want to read Medicare and You, a guide published by the Centers for Medicare and Medicaid Services. The guide summarizes Medicare benefits, rights and obligations, and provides answers

to the most frequently asked questions about Medicare. It can be downloaded at: <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>. You may also obtain a paper copy and other information from the Division, the Nevada State Health Insurance Assistance Program (SHIP) or your local Social Security office. Please see pages 40 - 42 of this Guide for contact information.

## DEFINITIONS

The following terms are commonly used in Medicare supplement and long-term care insurance policies. Definitions differ from policy to policy, so it is important to understand the definition used in a specific insurance policy before you purchase it.

**Allowed, approved, or eligible charges:** The basis by which Medicare pays for health care costs. The approved charge paid by Medicare may be only 60 to 80% of the actual charge.

**Assignment:** In the original Medicare plan, this means a doctor agrees to accept Medicare's fee as full payment. If you are in the original Medicare plan, it can save you money if your doctor accepts assignment. If your doctor doesn't accept assignment, you may still be able to see the doctor but you will need to pay the excess charges above what Medicare would pay.

**Advance directives:** Legal documents that allow you to put in writing what kind of health care you would want if you were too ill to speak for yourself.

**Attained Age:** Adjective referring to a type of policy that bases its premium on the insured's current age.

**Benefit:** A benefit is a health care service or supply that is paid for in part or in full by Medicare.

**Benefit period:** A specified number of days, months or years for which benefits will be payable during any one confinement or spell of illness, or for successive confinements for the same condition.

**Body mass index (BMI):** A measure of body fat based on height and weight that applies to both adult men and women.

**Chronic:** A chronic condition is one lasting three months or more.

**Co-insurance or co-payment:** The portion of a charge for a covered medical service that you must pay out of your own pocket. For example, Part B of Medicare generally requires a co-payment of 20%.

**Custodial care:** The level of care required to assist an individual in the activities of daily living. This care helps meet personal needs and can be provided by persons without professional licenses or extensive training.

**Deductible:** The amount of covered expenses that must be incurred and paid by the insured before benefits become payable by the insurer.

**Effective date:** The date on which insurance coverage goes into effect. It is not always the same as the date the application is completed.

**Enrollment period:** A certain period of time when you can join a Medicare health plan if it is open and accepting new Medicare members. If a health plan chooses to be open, it must allow all eligible people with Medicare to join.

**Excess charges:** The portion of the Medicare provider's charges which exceed Medicare's approved payment amount.

**Exclusion or limitation:** A specific service, expense, condition or situation not covered by an insurance plan.

**Fee for service:** In health care, a payment mechanism in which a provider is paid for each individual service rendered to a patient.

**Guaranteed issue:** A policy of insurance that will be issued regardless of health condition.

**Guaranteed renewable:** The policy must be renewed by the company except for non-payment of premiums and / or material misrepresentations.

**Health maintenance organization (HMO):** A type of Medicare Advantage plan that is available in some areas of the country. Plans must cover all Medicare Part A and Part B health care. Some HMOs cover extra benefits, like extra days in the hospital. In most HMOs, you can only go to doctors, specialists or hospitals on the plan's list, except in an emergency. Your costs may be lower than in the original Medicare plan.

**Health Savings Account (HSA):** Health Saving Accounts (HSAs) are tax-advantaged savings accounts that can be used to pay for medical and retiree health expenses incurred by individuals and their families. They are available to anyone who enrolls in a high-deductible health insurance plan.

However, current tax laws do not allow Medicare beneficiaries to either contribute to their existing account or enroll.

**Home health care:** A wide variety of skilled nursing care and supportive services for individuals who do not need institutional care. The services are available through intermittent visits and may include nursing care, physical therapy, speech and hearing therapy, occupational therapy, social services, and other support services.

**Intermediate care:** Less intensive care than skilled nursing care. It usually includes assistance with activities of daily living with the availability of any on-duty registered nurse.

**Issue Age:** These policies are priced at your age when you initially purchase the policy. Increases in age alone will not affect future premiums.

**Lapse:** Termination of a policy due to failure by the policyholder to pay the required premium within the time specified in the policy.

**Limiting charge:** The highest dollar amount you can be charged for a covered service by doctors and other health care providers who do not accept assignment. The limit is 15% over Medicare's approved amount. The limiting charge only applies to certain services and does not apply to some supplies or equipment. (See Approved Amount; Assignment.)

**Long-term care:** A wide range of routine and complex services designed to provide maintenance, preventive, rehabilitative and supportive services to

those individuals who have conditions that impair their ability to function independently.

**Managed care:** A system of health care where the goal is a system that delivers quality, cost-effective health care through monitoring, utilization review, and preventive services.

**Medically necessary:** Reasonable and necessary services for diagnosis or treatment as generally accepted by health care professionals that are clinically appropriate with regard to type, frequency, extent, location and duration; not primarily provided for the convenience of the patient, physician or other provider of healthcare; required to improve a specific health condition of an insured or to preserve his existing state of health; and the most clinically appropriate level of health care that may be safely provided to the insured.

**Medicare Advantage plan:** A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. Medicare Advantage Plans are HMOs, PPOs, or Private Fee-for-Service Plans. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare.

**Medicare managed care plans:** These are health care choices (such as HMOs) in some areas of the country. In most plans, you can only go to doctors, specialists or hospitals on the plan's list. Plans must cover all Medicare Part A and Part B health care. Some plans cover extras, such as preventive care

not covered by Medicare. Your costs may be lower than in the original Medicare plan.

**Network:** A list of primary care doctors, specialists and hospitals that members of a managed care organization can go to. Doctors, hospitals and other health care providers who have contracted with the health insurer or a third-party administrator provide health care at a reduced rate to members within the network.

**Open enrollment:** A period when new beneficiaries may elect to enroll in a policy of insurance regardless of health. For a Medicare supplement policy this period lasts for 6 months and begins on the first day of the month in which you're both 65 or older and enrolled in Medicare Part B.

**Out-of-pocket costs:** Health care costs that you must pay on your own because they are not covered by Medicare or other insurance.

**Point of service (POS):** A managed care plan that allows you to use doctors and hospitals outside the plan for an additional cost. (See Medicare managed care plan.)

**Pre-existing condition:** A medical condition for which medical advice was given or treatment was recommended or received from a doctor within a specified period before the effective date of coverage.

**Preferred provider organization (PPO):** Health service organization plan with a network of physicians and suppliers who contract to provide services to a health insurance plan on a discounted fee-for-service basis.

**Skilled nursing care:** Medically necessary care that can only be provided by, or under the supervision of, skilled, licensed, medical professionals such as registered nurses or professional therapists. All skilled services require a physician's order. Medicare's definition of "skilled nursing care" is often different from the definitions used in long-term care insurance policies.

**State Health Insurance Assistance Program ("SHIP"):** SHIP refers to a group of federal and state funded programs. These programs work together to provide assistance with public and private health insurance issues as well as options for Medicare beneficiaries or those soon to be Medicare beneficiaries, their families and caregivers. SHIP has a centralized component of statewide assistance and a local component of county- and tribal-based benefit counselors.

**TRICARE:** TRICARE is the health care program serving Uniformed Service members, retirees and their families worldwide.

**Underwriting:** The process by which an insurer determines whether or not, and on what basis, it will accept an application for insurance.

**Usual and customary or reasonable charges:** The fee most commonly charged by physicians or providers for a particular service, treatment or supply. This fee may vary from area to area throughout the state.

## **10 MEDICARE SUPPLEMENT PLANS: A THROUGH N**

You can choose from 10 different Medicare supplement policies. Each plan, A through N, has different benefits and premiums. No matter what company you buy from, each lettered plan is required to have certain benefits. However, some plans provide extra benefits. An insurer may not offer all plans. The plans are described on the chart on page 26, which shows the minimum benefits in each plan. These same charts will be included in every company's sales material. In addition to the 10 plans, insurers may offer one high-deductible version of Plan F. This plan includes the same coverage as Plan F, except the policyholder is responsible for the first \$2,140 of medical expenses each year (adjusted annually). The premium for this high-deductible plan is significantly less than the premium for regular plans.

Plans K and L cover 50% and 75%, respectively, of the co-insurance for basic benefits, skilled nursing and the Part A deductible. Once you reach the annual out-of-pocket limit, K and L pay 100% of the Medicare co-payments, co-insurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does **not** include charges from your provider that exceed Medicare-approved amounts, called "excess charges." You are responsible for paying excess charges unless you have Medicare supplement policies F, G, or high-deductible Plan F, which cover 100% of the Medicare Part B excess charges.

### **Medicare Parts A, B, C, and D**

- Medicare Part A typically pays for your inpatient hospital expenses, hospice services, home health care, and care in a skilled nursing facility.
- Medicare Part B typically covers your outpatient health care expenses including doctor fees. Remember, a benefit is a health care service or supply that is paid for in part or in full by Medicare.

**TIP: You may have to use certain Medicare-contracted suppliers to get certain durable medical equipment in some geographic areas. Call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1 (877) 486-2048.**

- Medicare Part C (Medicare Advantage plans) must cover at least the same benefits covered under Medicare Part A and Part B. However, your costs may be different, and you may have extra benefits, such as coverage for prescription drugs or extra days in the hospital. You should contact your Medicare Advantage plan administrator for specific coverage information for the plan in which you are enrolled. **Note: Not all doctors accept Medicare Advantage plans, so be sure to check first!**
- Under Medicare Part D, all enrollees receive a subsidy for prescription drug insurance; an additional low-income subsidy (LIS) is available to enrollees with sufficiently low income and assets. There are two types of Medicare plans that may help lower prescription drug costs and help to protect against higher costs in the future. There is coverage that is a part of Medicare Advantage plans (see Part C) and other Medicare health plans. Your Medicare Parts A and B health care would also be provided through these plans. There is also Medicare prescription drug coverage, called Medicare Part D, that provides additional coverage to the original Medicare plan, and some Medicare cost plans, and Medicare private fee-for-service plans. These Medicare Part D plans are offered by insurance companies and other private companies approved by Medicare. **Note: Different plans cover different prescriptions, so you will want to review each carefully. You choose the drug plan and pay a monthly premium. If you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join later.**

## **MEDICARE SUPPLEMENT INSURANCE**

### **SHOPPING TIPS**

#### **You May Not Need Medicare Supplement Insurance**

If your income is low, you may qualify for a government program that will fill in the gaps in your Medicare coverage. Check with your local Welfare office (visit its website at <https://dwss.nv.gov/> or call the State's toll free number at 1-800-992-0900) to find out if you are eligible for **Medicaid** or if you are a **Qualified Medicare Beneficiary (QMB)**, **Specified Low-Income Medicare Beneficiary (SLMB)** or a **Qualified Individual (QI)**.

#### **One Policy is Enough**

You do not need more than one policy. If you already have a policy and want better benefits, you may be able to **replace** the policy with a new one. Once you receive the new policy you should drop the old one. **Caution:** Premiums paid in advance are sometimes non-refundable. Example: If you have paid for a one-year policy period and decide to cancel in the middle of the policy term, the premium may be earned by the company when paid by you and there may be no provision for a refund of premium at any time during that policy period.

#### **Right to Coverage**

The best time to buy a Medigap policy is during your Medigap open enrollment period. This period lasts for 6 months and begins on the first day of the month in which you're both 65 or older and enrolled in Medicare Part B.

If you apply for a policy after that six-month period, some companies will reject your application if your health is not good. If you joined Medicare because of a

disability before you turned 65, federal law now requires that you be given another open enrollment opportunity when you turn 65.

### **Shop for Benefits, Service and Price**

Check the chart of the 10 plans on page 26 to see the benefits that are included in each plan. Every company must use the same letters (A through N) to label its policies. Plan A will always be a company's lowest-priced Medicare supplement policy. It covers valuable basic benefits and must be sold by every company. Plans B through N add other benefits to fill different gaps in your Medicare coverage.

### **Use the Medicare Guide**

The *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* ("Guide"), written by the federal government and the National Association of Insurance Commissioners (NAIC), has excellent information about Medicare, as well as health insurance. Any agent or company that offers to sell you Medicare supplement insurance must give you a copy. Upon request, a copy of the Guide is also available from the Division of Insurance, the Division for Aging Services or the State Health Insurance Assistance Program ("SHIP"). A copy can also be downloaded at <http://www.medicare.gov/publications/pubs/pdf/02110.pdf>

### **Read the Outline of Coverage**

The outline of coverage for Medicare supplement insurance includes more details about each of the benefits in the policy. The outline of coverage only describes the policy in general terms. You need to read the actual policy for the details of your coverage. When reviewing the policy, spend extra time studying the provisions about pre-existing conditions.

## **Evaluate Your New or Existing Policy**

**Before buying** any new insurance, read your existing policy. Don't change policies just to get a lower price. Premiums can change, and a new policy may not remain less expensive than the old one. Ask yourself, **“Would a new policy really improve my health coverage?”** Perhaps your old policy can be updated to provide the additional coverage you want.

- **Contact The Insurance Division @ 775-687-0700 to confirm that the company is licensed.**
- **Ask** how an insurance company prices Medigap policies. The manner in which they set the price affects how much you pay now and in the future.
- **Ask** if there are factors other than age that may affect the cost of your Medigap policy. Policies may have discounts based on your sex, whether you smoke, whether you are married and/or if you have automatic bank withdrawal.
- **Ask** the reference section of your local public library for financial rating publications that summarize an insurance company's financial position. Some publications rate companies by letter grades, which can be informative. Four organizations are commonly relied upon to rate insurance companies: A.M. Best, Standard & Poor's (S&P), Moody's Investor Service and Fitch Ratings. The role of these agencies is to assess the debt and financial strength of companies by providing a neutral analysis. In rating debt and financial strength, these agencies assist in judging an insurer's

ability to meet their claims paying obligations. If an insurance company cannot pay future claims or benefits, all other considerations, such as coverage and pricing, become relatively unimportant.

- **Before joining a plan**, be sure to carefully read the plan's membership materials and enrollment forms to learn your rights and the nature and extent of your coverage. Remember, PPO plans will likely require extra out-of-pocket expenses from non-network providers.
- **Discuss the policy** with a relative, friend, Division of Insurance, or someone else whom you trust before buying. When buying by mail, check whether the company has a local agent or a toll-free number that you can call for answers to your questions and for help in filing claims. Also, it is wise to consider factors other than price when selecting a policy, including claims handling and a company's reputation for service. Ask friends and family members about their experience with various companies.
- **Compare** before you buy. Shop around and talk to several agents and companies before making a decision. When shopping for a Medigap policy, be sure you are comparing the same policy. Do not be embarrassed to ask questions. Do not buy a policy until you are satisfied with the answers you receive. **Shop around with care.** Even the standardized plans may vary widely in cost.
- **Get** a copy of the policy.

- **Group coverage** is marketed through employers, labor unions and various private associations. If you have group insurance, ask before retirement if you can continue your employee health insurance or convert it to suitable group Medicare supplement coverage after you turn 65. Group insurance often costs less and is more comprehensive than individually purchased coverage. Also, if your spouse is included in your group health plan, be sure to check on his or her eligibility.
- **If you change policies**, remember that your pre-existing conditions are covered immediately when you have been covered for a total of six months under both policies.
- **Make sure** you really need Medicare supplement insurance before you buy. People who are eligible for Medicaid don't need Medicare supplement insurance. To find out if you are eligible for Medicaid, contact the State Department of Health and Human Services, Division of Welfare and Supportive Services (DWSS) in Reno at (775) 684-7200, (702) 486-1646 in Las Vegas/Henderson, or toll free: (800) 992-0900. For a complete list of local phone numbers you may visit <https://dwss.nv.gov/>.
- **Take full advantage** of your "free look" period by carefully reviewing your new policy. You have 30 days from the date you receive the policy to return and cancel it for a full refund. Read the policy when it arrives; don't wait until the last minute. If you find it difficult to understand, get help from a friend, relative or someone else you trust. Similarly, the Division of Insurance Consumer Services section (775-687-0702 and 0703) can help you understand what your policy covers. Also, some senior citizen organizations

have volunteer insurance advisors. See pages 40 - 42 for information regarding senior resources and Nevada's State Health Insurance Program (SHIP).

### **Avoiding Fraud**

- **Buying locally** from a licensed agent with a good reputation is safer than buying from someone you do not know. A traveling agent may never return to your area.
- **Be careful** to answer all questions accurately. Don't let the agent fill out the application for you. If an agent helps you to complete the application, do not sign it until you are sure that all questions have been completely answered and all requested medical information is included and correct. The omission of information may cause the company to deny your claims or cancel your policy.
- **Do not** pay cash or make a check out to the agent or in the agent's name. Checks should be made payable **only** to the insurance company. Get a receipt for all payments
- **Don't be misled** into believing that a Medicare supplement policy is endorsed by or sold by the state or federal government. Although the Division of Insurance reviews Medicare supplement policy forms to make sure they meet Nevada requirements, the Division does not endorse particular companies or policies. It is a violation of federal and state law for insurance companies or agents to suggest they are acting on behalf of the government when selling Medicare supplement insurance.

- **Don't be pressured** to buy insurance on the agent's first visit. If you can, invite a trusted friend or relative to be present during the agent's visit. An agent who objects to this may not be the right agent for you.
- **Don't be stampeded** by statements that a certain policy or premium rate will be available only for a limited time. Such statements are seldom true.

### **Completing the Application**

- **Be careful** to answer all questions accurately. Don't let the agent fill out the application for you. If an agent helps you to complete the application, do not sign it until you are sure that all questions have been completely answered and all requested medical information is included and correct. The omission of information may cause the company to deny your claims or cancel your policy.
- **Be sure** you have the agent's name and address and the address of the company from which you are purchasing the policy. Know how to contact your agent or the company if you need help. **Always check the license status of the agent and the insurance company with the Division of Insurance.** You may also verify an insurance company on the Division's Web site at [www.doi.nv.gov](http://www.doi.nv.gov) (see the Verify a License link on the left) or by contacting the Division at 1-888-872-3234.
- **Never sign** a blank application form.
- **Read** what you are being asked to sign. If the agent tries to rush you, be suspicious.

- **Remember**, if you are replacing policies, you should have full coverage for all pre-existing conditions when you have been covered for six months under the old policy, the new policy or both. This should be explained to you in a Replacement Notice provided by the new insurance company or its agent. If you return the policy to the company, be sure to send it by certified mail with a return receipt requested. This will give you a record of the date it was returned in case there is a dispute.

### **Special Information for Military Retirees**

You or your spouse may be eligible for TRICARE For Life if either has retired from the United States military service. The benefits covered by TRICARE For Life supplement Medicare coverage and eliminate the need for a Medicare supplement policy. In addition, TRICARE For Life benefits include coverage for outpatient prescription drugs not covered by Medicare. Unlike Medicare supplement policies, there is no enrollment fee to belong to TRICARE For Life. If you believe that you are eligible for this program you can contact TRICARE For Life at (866) 773-0404 or TDD at (866) 773-0405.

### **More Information is Available**

The Division of Insurance Consumer Services section is happy to answer any additional questions you might have. If you have more questions about Medicare supplement insurance, contact us at:

**State of Nevada  
Department of Business & Industry  
Division of Insurance**

**Carson City Office (775) 687-0700; [csc@doi.nv.gov](mailto:csc@doi.nv.gov)  
Las Vegas Office (702) 486-4009**

**Refer to pages 40 - 43 of this guide for free counseling and other resources.**

## **COST COMPARISON AND GUIDE TO PREMIUM CHART**

This section of the booklet has a graph outlining the 10 standard plans and offers a comparison of premiums by plan and company. Companies are listed in alphabetical order.

### **NOTICE**

**The policy comparison section summarizes material submitted by the insurers. The figures are theirs, not those of the Division of Insurance. Some information may not be current at the time you read this publication. The policy itself becomes the contract between the insurance company and you, and will be the basis of final determinations. Only policies that meet the requirements of Nevada laws and regulations at time of publication are included.**

**Publication of this comparison is for informational purposes only. Inclusion of information about a policy in this brochure does not in any way constitute endorsement of a policy or company by the Division of Insurance.**

## **GUIDE TO THE PREMIUM COMPARISON CHART**

### **Annual Premiums**

The premiums shown are only a sampling of the November 2013 annual rates. For consistency among the carriers they were asked to provide the premiums for 65 and 70 year old female, non-smokers, in downtown Las Vegas (zip 89102), Clark County, Southern Nevada. Additional information regarding the rates can be obtained from the insurance company. The rates may change every year as companies file new rates with the Division of Insurance. Some companies expect you to pay every month, others bill every two to three months, and some bill annually. While rates can change because of increased age and / or an insurance

company's increased claims for all similar policyholders, your premiums cannot increase based on your individual claims.

## **Age Groups**

Premiums are based on your age when you buy the policy. Although companies may have a different premium for each age, this comparison shows premiums at five-year intervals (ages 65 and 70). It's important to remember that premiums will probably increase every year to keep up with Medicare changes. Companies also may increase premiums if overall claim expenses are higher than anticipated.

## **Premium Type**

Companies have two different methods of pricing policies based on your age. These are shown in the "Prem Type" column.

- **Issue Age (Iss):** These policies are priced at your age when you initially purchase the policy. Your future rates will **not** increase because of age as you become older. If you buy the policy at age 65 you will always pay the premium that the company charges 65-year-old customers. However, your premiums can increase because of an insurance company's overall claims experience. While the initial rate for an **Issue Age (Iss)** policy may be greater than a similar **Attained Age (A)** policy, it could be less expensive over the life of the policy.
- **Attained Age (A):** In addition to the annual rate increases for changes in Medicare and overall claims experience, the premium will increase as you become older. If you buy a policy at 65, when you are 70 you will pay whatever the company is then charging individuals who are 70 years old.
- **No Age Rating (N):** The premium is the same for all customers who buy this policy, regardless of age.

## **Area**

Some companies charge different premiums based on where you live.

## **Smoker**

Some companies may charge different premiums for non-smokers and smokers. If this column has a **Y**, the company has two or more sets of prices. You should check with the company to find out if your premium would be higher or lower.

## **Sex**

Premiums are shown for women. A company with an **N** in this column uses the same rates for both male and female. A company with a **Y** in this column has different (usually higher) premiums for men.

## **Health Screening / Underwriting**

Although most companies underwrite, some offer policies regardless of any health problems you may now have.

## **Innovative Benefits - (Innov)**

The companies that provide innovative benefits have **(Innov)** after the name. Each plan, A through N, no matter what company you buy from, is required to have certain benefits. However, some plans provide extra benefits that are termed innovative. These extra benefits include decreasing deductibles, hearing and vision coverage, gym memberships, and preferred rates based on underwriting. While the standard benefits are guaranteed to remain with the policy, the innovative benefits may not be permanently a part of the policy. They may instead only be provided at the company's discretion. Please read the policy carefully to see if the innovative benefits are guaranteed.

## 2014 POLICY BENEFIT CHART

Medicare supplement insurance can be sold in only ten standard plans and one high-deductible plan. This chart shows the benefits for each plan. Every company must make available Plan A. Some plans may not be available in Nevada.

### Basic Benefits:

Hospitalization - Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses - Part B coinsurance (generally 20 % of Medicare-approved expenses) or co-payments for hospital outpatient services.

Plans K, L and N require insured to pay a portion of Part B co-insurance or co-payments.

Blood - First three pints of blood each year.

Hospice - Part A co-insurance.

A	B	C	D	F	F High Deductible*	G	K	L	M	N
Basic, including 100% Part B Co-insurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance, except up to \$20 co-payment for office visit, and up to \$50 co-payment for ER						
		Skilled Nursing Facility Co-insurance	50% Skilled Nursing Facility Co-insurance	75% Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance				
	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible					
		Part B Deductible		Part B Deductible	Part B Deductible					
				Part B Excess 100%	Part B Excess 100%	Part B Excess 100%				
		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency				
							Out-of-pocket limit \$4,940; paid at 100% after limit reached	Out-of-pocket limit \$2,470; paid at 100% after limit reached		

\* Plan F also has an option called a high-deductible Plan F. This high-deductible plan pays the same benefits as Plan F after a calendar-year deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses equal to the annual deductible have been satisfied. Out-of-pocket expenses for this deductible are expenses that would ordinarily have been paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

## 2013<sup>1</sup> ANNUAL PREMIUM COMPARISON WHEN PURCHASED AT AGE 65

Company	Company Phone Numbers	Prem Type	Area	Sex	Pre-ex Wait		Benefit Plans A - N										HDF *	
					Months	N-S	A	B	C	D	F	G	K	L	M	N		
Aetna Life Insurance Company	1-888-624-6290	A	N	Y	6	N	1,697	1,735				1,962	1,820				1,425	
American Continental Insurance Company	1-800-264-4000	A	Y	Y	0	Y	1,328	1,675				1,944	1,703				1,352	764
American Republic Corp Insurance Company	1-888-755-3065	A	Y	Y	0	Y	1,484					2,009		990	1,364			720
American Republic Insurance	1-888-755-3065	A	Y	Y	0	Y	1,309					1,870						748
American Retirement Life Insurance Co	1-866-459-4272	A	Y	Y	6	Y	1,237					1,524	1,311				1,044	
Bankers Fidelity Life Insurance Co	1-800-241-1439	A	Y	N	0	Y							1,716	984				
Bankers Fidelity Life Insurance Co	1-800-241-1439	Iss	Y	N	0	Y	1,740					2,412						720
Central States Indemnity Co. of Omaha	1-866-644-3988	A	Y	Y	0	Y	1,405	1,638	1,981			2,021	1,718				1,454	
Colonial Penn Life Insurance Co <b>(Innov)</b>	1-800-800-2254	A	Y	Y	0	Y/N	1,705	2,016				2,285	1,912	836	1,405	1,802	1,272	498
Combined Insurance Company of America	1-800-544-5531	A	N	Y	0	Y	1,351					1,930					1,351	
Equitable Life & Casualty Insurance Co	1-877-358-4060	A	Y	Y	0	Y	1,523					2,155					1,517	
Family Life Insurance Company	1-800-877-7703	A	Y	Y	0	Y	1,660	2,018	2,316	2,119	2,413	2,130				1,907	1,690	
Forethought Life Insurance Company	1-877-492-5870	A	Y	Y	0	Y	1,587		2,094			2,145	1,627				1,393	
Gerber Life Insurance Company	1-877-778-0839	A	Y	Y	0	Y	1,568					2,209	1,705					
Globe Life and Accident Insurance Company	1-800-801-6831	A	N	N	2	N	1,001	1,476	1,650			1,667						
Heartland National Life Insurance Company	1-877-358-4060	A	Y	Y	0	Y	1,484				1,799	2,162	1,828			1,682	1,449	
Humana Insurance Company	1-888-310-8482	A	Y	Y	3	Y	1,733	1,886	2,236			2,281		1,016	1,444		1,393	744
Humana (Healthy Living) <b>(Innov)</b>	1-888-310-8482	A	Y	Y	3	Y	1,944					2,454		1,228			1,710	947
Liberty National Life Insurance Co <b>(Innov)</b>	1-800-331-2512	A	Y	Y	2	Y/N	1,582	2,198				2,490					1,899	427

(1) Premiums reflect November 2013 survey results. Please note that rates are subject to change.

**Premium Type** - (A) Attained Age (Iss) Issue Age      **Area** Rated? Yes (Y) No (N)      **Sex** Rated? Yes (Y) No (N)      **N-S** Non-smoker Discount? Yes (Y) No (N)

**Pre-X Wait Mnths** - if pre-existing conditions are considered - the months of wait the policy holder will have for the condition (s)      **HDF \*** High Deductible Plan F

**(Innov)** - premium may include an innovative extra benefit - contact company for details.

**2013<sup>1</sup> ANNUAL PREMIUM COMPARISON WHEN PURCHASED AT AGE 65**

Company	Company Phone Numbers	Prem Type	Area	Sex	Pre-ex Wait		Benefit Plans A - N										HDF *	
					Months	N-S	A	B	C	D	F	G	K	L	M	N		
Mutual of Omaha Insurance Company	1-800-667-2937	A	Y	Y	0	Y	1,286					2,041	1,592					
Oxford Life Insurance Company	1-800-308-2318	A	Y	Y	0	Y	1,600					1,838						1,283
Physicians Mutual Insurance Co <b>(Innov)</b>	1-800-228-9100	A	Y	N	0	Y	1,521					1,725	1,949					1,609 794
Physicians Mutual Insurance Co <b>(Innov)</b>	1-800-228-9100	Iss	Y	N	0	Y	1,660					2,043	2,275					2,064 1,016
Rocky Mountain Hsptl and Medical (Anthem)	1-702-586-6583	A	Y	Y	6	N	1,667					2,310	2,177					1,594 573
Royal Neighbors of America	1-800-568-2382	A	Y	Y	0	Y	1,374					2,019	1,617					
SecureHorizons by UnitedHealthcare	1-800-768-1479	A	Y	N	0	Y	1,440					1,937	1,746	918	1,261			1,298 624
Sentinel Security Life Insurance Company	1-800-247-1423	A	Y	Y	6	Y	1,475	1,623	2,003	1,727	2,052							
Standard Life and Accident Insurance Co	1-888-350-1488	A	Y	Y	0	Y	2,919	3,323	3,778	2,277	3,107	2,294						1,499 452
State Farm Mutual Automobile Insurance Co	See Local Agent	A	Y	N	0	N	1,187		1,790		1,808							
Sterling Investors Life Insurance Company	1-877-896-6434	A	Y	Y	0	Y	1,535	1,793	2,146	1,878	2,229	1,889				1,690	1,560	878
Sterling Life Insurance Company <b>(Innov)</b>	1-800-688-0010	A	Y	Y	0	Y/N	2,676	3,005	2,976		2,838		1,047					1,771
Stonebridge Life Insurance Company	1-866-205-9120	A	Y	Y	6	Y	1,047				1,771	1,632						1,364
Thrivent Financial for Lutherans	1-800-847-4836	A	Y	N	0	Y	1,291	1,526	2,145	1,869	2,153	1,879		1,220	1,544			649
United American Insurance Co	1-800-331-2512	A	Y	Y	2	Y/N	1,368	1,974	2,247	2,072	2,261	2,023	1,286	1,809				1,714 355
UnitedHealthcare (AARP Group Insurance)	1-800-523-5800	A	Y	N	3	Y	1,300	1,724	1,978		1,991		769	1,105				1,384
USAA Life Insurance Company	1-800-531-8722	A	N	N	0	N	2,148				1,942							1,363
WMI Mutual Insurance Company	1-801-263-8000	Iss	N	N	6	N	912		2,508		2,856							
World Corp Insurance	1-866-891-9365	A	Y	Y	0	Y	1,310				1,699							673

(1) Premiums reflect November 2013 survey results. Please note that rates are subject to change.

**Premium Type** - (A) Attained Age (Iss) Issue Age      **Area** Rated? Yes (Y) No (N)      **Sex** Rated? Yes (Y) No (N)      **N-S** Non-smoker Discount? Yes (Y) No (N)

**Pre-X Wait Mnths** - if pre-existing conditions are considered - the months of wait the policy holder will have for the condition (s)      **HDF \*** High Deductible Plan F

**(Innov)** - premium may include an innovative extra benefit - contact company for details.

## 2013<sup>1</sup> ANNUAL PREMIUM COMPARISON WHEN PURCHASED AT AGE 70

Company	Company	Prem	Area	Sex	Pre-X Wait Mnths	N-S	Benefit Plans A - N										HDF *	
	Phone Numbers						Type	A	B	C	D	F	G	K	L	M		N
Aetna Life Insurance Company	1-888-624-6290	A	N	Y	6	N	1,888	2,122				2,406	2,255				1,774	
American Continental Insurance Company	1-800-264-4000	A	Y	Y	0	Y	1,504	1,896				2,182	1,927				1,530	858
American Republic Corp Insurance Company	1-888-755-3065	A	Y	Y	0	Y	1,662					2,250		1,109	1,527			806
American Republic Insurance	1-888-755-3065	A	Y	Y	0	Y	1,365					1,950						780
American Retirement Life Insurance Company	1-866-459-4272	A	Y	Y	6	Y	1,454					1,779	1,556				1,233	
Bankers Fidelity Life Insurance Co	1-800-241-1439	A	Y	N	0	Y							1,992	1,164				
Bankers Fidelity Life Insurance Co	1-800-241-1439	Iss	Y	N	0	Y	1,932					2,664						804
Central States Indemnity Co. of Omaha	1-866-644-3988	A	Y	Y	0	Y	1,573	1,833	2,218			2,263	1,924				1,628	
Colonial Penn Life Insurance Co <b>(Innov)</b>	1-800-800-2254	A	Y	Y	0	Y/N	2,083	2,453				2,768	2,354	1,019	1,684	2,228	1,644	604
Combined Insurance Company of America	1-800-544-5531	A	N	Y	0	Y	1,766					2,523					1,766	
Equitable Life & Casualty Insurance Company	1-877-358-4060	A	Y	Y	0	Y	1,848					2,629					1,854	
Family Life Insurance Company	1-800-877-7703	A	Y	Y	0	Y	1,974	2,404	2,761	2,522	2,836	2,534				2,270	1,985	
Forethought Life Insurance Company	1-877-492-5870	A	Y	Y	0	Y	1,738		2,303		2,360	1,790					1,535	
Gerber Life Insurance Company	1-877-778-0839	A	Y	Y	0	Y	1,855					2,618	2,020					
Globe Life and Accident Insurance Company	1-800-801-6831	A	N	N	2	N	1,334	1,824	1,996			2,015						
Heartland National Life Insurance Company	1-877-358-4060	A	Y	Y	0	Y	1,814				2,234	2,616	2,273			2,091	1,790	
Humana Insurance Company	1-888-310-8482	A	Y	Y	3	Y	2,048	2,229	2,643			2,697		1,201	1,707		1,647	879
Humana (Healthy Living) <b>(Innov)</b>	1-888-310-8482	A	Y	Y	3	Y	2,272					2,874		1,425			1,996	1,093
Liberty National Life Insurance Co <b>(Innov)</b>	1-800-331-2512	A	Y	Y	2	Y/N	2,177	3,055				3,452					2,701	621

(1) Premiums reflect November 2013 survey results. Please note that rates are subject to change.

**Premium Type** - (A) Attained Age (Iss) Issue Age      **Area** Rated? Yes (Y) No (N)      **Sex** Rated? Yes (Y) No (N)      **N-S** Non-smoker Discount? Yes (Y) No (N)

**Pre-X Wait Mnths** - if pre-existing conditions are considered - the months of wait the policy holder will have for the condition (s)      **HDF \*** High Deductible Plan F

**(Innov)** - premium may include an innovative extra benefit - contact company for details.

**2013<sup>1</sup> ANNUAL PREMIUM COMPARISON WHEN PURCHASED AT AGE 70**

Company	Company Phone Numbers	Prem Type	Area	Sex	Pre-X Wait Mnths	N-S	Benefit Plans A - N										HDF *	
							A	B	C	D	F	G	K	L	M	N		
Mutual of Omaha Insurance Company	1-800-667-2937	A	Y	Y	0	Y	1,393					2,211	1,725					
Oxford Life Insurance Company	1-800-308-2318	A	Y	Y	0	Y	1,902					2,171					1,528	
Physicians Mutual Insurance Co <b>(Innov)</b>	1-800-228-9100	A	Y	N	0	Y	1,751					2,021	2,284				2,048	1,017
Physicians Mutual Insurance Co <b>(Innov)</b>	1-800-228-9100	Iss	Y	N	0	Y	1,821					2,423	2,647				2,482	1,259
Rocky Mountain Hsptl and Medical (Anthem)	1-702-586-6583	A	Y	Y	6	N	1,971					2,709	2,577				1,869	1,594
Royal Neighbors of America	1-800-568-2382	A	Y	Y	0	Y	1,571					2,307	1,849					
SecureHorizons by UnitedHealthcare	1-800-768-1479	A	Y	N	0	Y	1,683					2,332	2,132	1,083	1,522		1,634	794
Sentinel Security Life Insurance Company	1-800-247-1423	A	Y	Y	6	Y	1,686	1,857	2,298	1,983	2,354							
Standard Life and Accident Insurance Company	1-888-350-1488	A	Y	Y	0	Y	2,992	3,407	3,873	2,334	3,185	2,352					1,536	463
State Farm Mutual Automobile Insurance Co.	See Local Agent	A	Y	N	0	N	1,484		2,238		2,260							
Sterling Investors Life Insurance Company	1-877-896-6434	A	Y	Y	0	Y	1,825	2,129	2,552	2,234	2,621	2,246			2,012	1,835	1,031	
Sterling Life Insurance Company <b>(Innov)</b>	1-800-688-0010	A	Y	Y	6	Y/N	3,067	3,502	3,438		3,279		1,219				2,055	
Stonebridge Life Insurance Company	1-866-205-9120	A	Y	Y	6	Y	1,182				1,998	1,841					1,539	
Thrivent Financial for Lutherans	1-800-847-4836	A	Y	N	0	Y	1,476	1,746	2,455	2,140	2,462	2,150		1,395	1,766			742
United American Insurance Co	1-800-331-2512	A	Y	Y	2	Y/N	1,881	2,742	3,112	2,939	3,125	2,865	1,712	2,414			2,437	516
UnitedHealthcare (AARP Group Insurance)	1-800-523-5800	A	Y	N	3	Y	1,578	2,094	2,402		2,417		933	1,341			1,680	
USAA Life Insurance Company	1-800-531-8722	A	N	N	0	Y	2,513				2,275						1,595	
WMI Mutual Insurance Company	1-801-263-8000	Iss	N	N	6	N	912		2,508		2,856							
World Corp Insurance	1-866-891-9365	A	Y	Y	0	Y	1,467				1,904							754

(1) Premiums reflect November 2013 survey results. Please note that rates are subject to change.

**Premium Type** - (A) Attained Age (Iss) Issue Age      **Area** Rated? Yes (Y) No (N)      **Sex** Rated? Yes (Y) No (N)      **N-S** Non-smoker Discount? Yes (Y) No (N)

**Pre-X Wait Mnths** - if pre-existing conditions are considered - the months of wait the policy holder will have for the condition (s)      **HDF \*** High Deductible Plan F

**(Innov)** - premium may include an innovative extra benefit - contact company for details.

## MEDICARE OPTIONS

Original fee-for-service Medicare and original Medicare with a Medicare supplement policy are available to all Nevada beneficiaries who are age 65 or older, and sometimes to those who are under age 65 with certain disabilities. (Note that currently no insurers offer Medicare supplement policies to beneficiaries under age 65). However, there are also Medicare Advantage Plans (Part C) offered by private companies that provide Parts A and B (and sometimes Part D drug coverage) services to Medicare beneficiaries through special arrangements including HMOs, PPOs, and Managed Care Companies.

### Medicare Advantage

Although Advantage plans are subsidized by the federal government, some charge nominal premiums and each offers differing services. The companies that offer Part C in Nevada are as follows:

- **Aetna Medicare** (1-800-642-0013) – Clark County
- **CareMore Health Plan of Nevada** (1-877-908-6999) – Clark County
- **Humana** (1-866-945-4481) – Clark, Nye, and Washoe Counties
- **Senior Care Plus** (1-888-775-7003) – Carson City, Churchill, Douglas, Lyon, Storey, and Washoe Counties
- **Senior Dimensions** (1-855-895-6703) – Clark, Esmeralda, Lyon, Mineral, Nye, and Washoe Counties
- **UnitedHealthcare** (1-877-517-5276) – Clark County

Elko, Eureka, Humboldt, Lander, Lincoln, Pershing, and White Pine Counties do not have access to Advantage Plans.

**Original Medicare** is the traditional fee-for-service Medicare and is available to all Medicare beneficiaries. Medicare Part A (hospital insurance) is available to all eligible Medicare beneficiaries without a monthly premium. You have the option to pay a premium for Medicare Part B (medical insurance) to receive those benefits. The Medicare Part B premium in 2014 is \$104.90 per month for most beneficiaries. Higher-income consumers may pay more. Under traditional Medicare, you can choose any health care provider who accepts Medicare. Medicare pays the provider each time you incur an expense. While Medicare pays its portion, you are responsible for paying the balance including deductibles, co-payments, co-insurance and the cost of services not covered by Medicare.

All newly enrolled Medicare beneficiaries are covered for an initial physical examination and numerous preventive care services.

### **Original Medicare with a Supplement Policy**

You can purchase a private Medicare supplement insurance plan (also referred to as “Medigap insurance”) to cover some of your obligations after traditional Medicare has paid its portion. You may purchase one of 10 standard Medicare supplemental insurance policies (Medigap or Medicare SELECT described below). The benefits provided by these plans are summarized on the policy benefit chart found on page 26. Most policies pay Medicare co-insurance amounts while others pay Medicare deductibles. Some beneficiaries may already have supplemental coverage from other sources such as a former employer or Medicaid.

- **Medigap:** You can go to any doctor or hospital.
- **Medicare SELECT:** These plans are almost identical to standard Medigap insurance. When you purchase one of Medicare’s SELECT policies, you’re

buying a standard Medigap plan. The only difference is that this type of plan operates like managed care plans. In other words, you **must** use plan hospitals and, in some cases, plan doctors in order to be eligible for full Medigap benefits.

### **Part D Coverage with Original Medicare**

In year's past, private insurers were able to provide Supplement Insurance combined with drug coverage just as some Medicare Advantage (Part C) companies do. However, now recipients with Original Medicare can choose a Medigap policy and separately shop for a Part D (prescription drug) policy from a private insurer. And although it's not mandatory that either a supplement or a drug policy be purchased, if consumers wait until coverage is needed, financial penalties will be incurred. There are many Part D insurers with many different plans to choose from. For example Elko County residents may select from 29 different plans. For more information you may visit the Medicare Plan finder at <https://www.medicare.gov/find-a-plan/questions/home.aspx> or contact Nevada SHIP (pages 40-42) for more information.

### **Managed Care**

Under a managed care plan, a network of health care providers (doctors, hospitals, skilled nursing facilities, etc.) offer comprehensive, coordinated medical services on a pre-paid basis. You pay your Medicare monthly premiums and Medicare makes a monthly payment to the plan. Some plans charge you an extra monthly premium. You may also be required to pay a co-payment per visit or service. The monthly premiums and co-payments will vary depending on the plan you choose and the county in which you live. A supplemental insurance policy is not necessary if you join a managed care plan.

- **HMO:** In a Health Maintenance Organization, you **must** use the plan's providers (doctors, hospitals, skilled nursing facilities and ancillary providers). These providers are paid directly by the HMO and you are only required to make small co-payments. These plans sometimes offer services that are not covered by traditional fee-for-service Medicare.
- **HMO with POS option:** Less restrictive than HMOs. When combined with a basic HMO package, the POS (point-of-service) option allows you to use doctors and hospitals outside of the plan for an additional cost.
- **PSO:** In a Provider Sponsored Organization you **must** use the plan's providers. These plans operate like an HMO; however, the plan is sponsored by the providers (doctors and/or hospitals).
- **PPO:** The in-network benefits are provided by the plan's providers (preferred providers). However, you can use doctors and hospitals outside of the plan for an additional cost.

### **Private Fee-for-Service Plan**

In a private fee-for-service plan, you select a private insurance plan which accepts Medicare beneficiaries. You pay the Medicare premiums, any other monthly premium the private fee-for-service plan charges, and an amount per visit or service. While the plan, not Medicare, determines how much to allow for the service, the provider is allowed to charge more than the allowed amount and bill you for the difference. The plan may provide extra benefits that traditional Medicare does not cover.

### **Health Savings Account (HSA)**

Health Saving Accounts (HSAs) are tax-advantaged savings accounts that can be used to pay for medical and retiree health expenses incurred by individuals and their families; and are open to anyone who enrolls in a high-deductible health insurance plan. However, current tax laws do not allow Medicare beneficiaries to enroll. HSAs fall under the jurisdiction of the United States Department of

Treasury. If an individual ceases to be eligible or makes an ineligible withdrawal, penalties and taxes may apply. For assistance with HSAs, please contact your HSA trustee or visit the United States Department of the Treasury's Web site at <http://www.treasury.gov/resource-center/faqs/Taxes/Pages/Health-Savings-Accounts.aspx> or call 1-800-829-1040.

### **Medicare HMOs**

An HMO that has a contract with Medicare must provide or arrange for the full range of Part A and B services if you are covered under both parts of Medicare. HMOs can also provide benefits beyond what Medicare allows, such as preventive care, prescription drugs (limited amount), dental care, hearing aids, and eyeglasses.

**Before joining a plan**, be sure to read the plan's membership materials and enrollment forms carefully to learn your rights and the nature and extent of your coverage. If you belong to an HMO plan, the plan will not pay claims for any non-emergency benefits you receive from providers outside of the HMO. Below is a list of Medicare HMO companies in Nevada.

## MEDICARE PPOs

A Medicare PPO Plan (A Medicare Part C option) has a list (called a “network”) of primary care doctors, specialists and hospitals that you may go to. You can visit any doctor, specialist or hospital not on the plan’s list, but it usually will cost more. Some Medicare PPO plans offer prescription drug coverage and additional benefits, such as vision and hearing screenings, disease management, and other services not covered under the original Medicare plan. Monthly premiums and how much you pay for services vary depending on the plan. There is an annual limit on your out-of-pocket costs that varies depending on the plan. **Note: It is illegal to be sold a Medicare Supplemental Insurance Policy if you have Part C unless you plan to drop Part C and enroll in traditional Medicare.**

## HIGH-DEDUCTIBLE PLANS

### High-Deductible Plan F

The annual deductible for the High-Deductible Plan F is \$2,140<sup>1</sup> in 2014. Other than the deductible amount, this plan has the same coverage as a regular Plan F. Benefits under this plan will not begin until the out-of-pocket expenses have reached \$2,140. The expenses not paid are the amounts the policy would have paid under regular Plan F, including the Medicare deductibles for Part A and Part B, but not the separate deductible for emergency foreign travel in Plan F. The premium for this plan is significantly less than the regular Plan F. These plans are seen in the last column of the Premium Comparison guide on pages 27 through 30.

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<sup>1</sup> The high deductible amount of \$1,500 was initially established in 1999. This amount is adjusted annually by the United States Department of Health and Human Services.

## **ANNUAL LIMIT PLANS**

### **Plans K and L**

Plans K and L provide for different cost-sharing for items and services than Plans A – G and M and N. Once you reach the annual limit, the two plans pay 100% of the Medicare co-payments, co-insurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does not include charges from your provider that exceed Medicare-approved amounts, called “excess charges.” You are responsible for paying excess charges.

## GUARANTEED ISSUE

During the initial six month enrollment window after your 65<sup>th</sup> birthday, insurers cannot decline to offer you coverage. However, beyond the 6 months companies can decline to insure you. And even during the window, companies can decline to cover pre-existing conditions for up to 6 months after enrollment. However, certain people will have a right to **guaranteed issue of a Medicare supplement plan, without regard to pre-existing conditions, no matter when they enroll, even if it's beyond the 6 month window.** The most common conditions for guaranteed issue are seen below. **In order to be eligible for guaranteed issue under any of the following six circumstances, you must apply within 63 days after losing your other health plan coverage.**

1. When an employer terminates a group plan or eliminates substantially all supplemental benefits, an individual is eligible for **Plans A, B, C, F (including F with a high deductible), K or L.**
2. When a group plan is primary to Medicare and either the plan terminates or an individual leaves the plan, the individual is eligible for **Plans A, B, C, F (including F with a high deductible), K or L.**
3. An individual who has a Medicare SELECT supplemental policy or is enrolled in a Medicare Advantage plan under Medicare (managed care or private fee-for-service, see pages 31 - 35), and discontinues the coverage because:
  - a. The plan terminates or no longer provides service in the individual's area of residence;
  - b. The individual is no longer eligible for the plan due to a change in residence; or
  - c. The individual can show that the plan:
    - 1) Violated a material provision of the contract; or
    - 2) The agent for the plan materially misrepresented the plan.The individual is eligible for **Plans A, B, C, F (including F with a high deductible), K or L.**
4. An individual who is enrolled in a Medicare supplement plan and the coverage ceases because:
  - a. The insurer becomes insolvent;
  - b. Other involuntary terminations occur;
  - c. The insurer violated a material provision of the contract, or;

- d. The insurer or agent materially misrepresented the plan.  
The individual is eligible for **Plans A, B, C, F (including F with a high deductible), K or L.**
5. An individual who terminates a Medicare supplement plan in order to sign up for a Medicare SELECT supplemental policy or a plan under Medicare Advantage, and then terminates the new coverage within 12 months, is **eligible for the same plan** the individual had prior to the change.
6. An individual who becomes eligible for the first time and signs up for Medicare Advantage and terminates this coverage within 12 months is **eligible for any plan.**

For more information please consult the federally published Choosing a Medigap Policy at <http://www.medicare.gov/Pubs/pdf/02110.pdf> and / or contact SHIP (see pages 40 - 42 for contact information).

## MEDICARE SHIP PROGRAM

**The State Health Insurance Assistance Program (SHIP)** is funded by a grant from the federal government and administered by the Nevada Department of Health and Human Services, Division for Aging Services.

The Program meets one of the most universal and critical needs of seniors and Medicare beneficiaries today: **free** one-on-one assistance and counseling for questions and problems regarding Medicare and supplemental health insurance. SHIP provides the following services:

- Pre-Medicare counseling;
- Information and eligibility on Medicare entitlements, benefits, limitations, Medicaid (Qualified Medicare Beneficiaries & Specified Low Income Medicare Beneficiaries), and Managed Care Plans through Health Maintenance Organizations (HMOs);
- Assistance with claims, requests for reconsideration and appeals processes under Medicare and supplemental insurance;
- Unbiased information that will assist the consumer in determining supplemental insurance and long-term care insurance needs;
- Outreach information and materials for seniors and families through meetings, seminars, classes, health fairs, senior fairs and the media (**speakers available**); and
- Referrals for coordination with federal and other state and community services.

**Arrangements may be made for homebound seniors, as well as other seniors, who need personal counseling assistance.** Please call **(702) 486-3478** in Las Vegas; and statewide **call toll free 1-800-307-4444**. The services offered by the Program are **free of charge and confidential**. Senior citizens are assured there will be no selling or soliciting for insurance.

**MEDICARE COUNSELING PROGRAM**

The following is a list of Senior Centers and/or local numbers to contact for counseling with the Nevada State Health Insurance Assistance Program (SHIP):

*Please call ahead for counseling times & additional information.*

*Southern Nevada*

<p><b>SHIP Office</b>  <b>1820 E. Sahara Avenue, Suite 205</b>  <b>Las Vegas, NV 89104</b>  <b>(702) 486-3478</b></p>	
<p><b>Boulder City Senior Center</b>  (702) 293-3320</p>	<p><b>E. Las Vegas Community Senior Center</b>  (702) 229-1515</p>
<p><b>East Valley Family Services</b>  (702) 631-7098</p>	<p><b>Heritage Senior Facility</b>  (702) 267-2956</p>
<p><b>Las Vegas Senior Center</b>  (702) 229-6454</p>	<p><b>Mountain View H2U</b>  (702) 255-5404</p>
<p><b>Olive Crest</b>  (702) 685-3459</p>	<p><b>Pahrump Senior Center</b>  (775) 537-2323</p>
<p><b>RAGE, Inc.</b>  (702) 333-1038</p>	<p><b>Spring Valley Hospital</b>  (702) 853-3276</p>
<p><b>Sunrise H2U</b>  (702) 853-3000</p>	<p><b>Valley Hospital</b>  (702) 894-5512</p>
<p><b>Whitney Senior Center</b>  (702) 455-7576</p>	

*Northern Nevada*

<b>Access to Healthcare Network</b> (775) 385-2345	<b>Aging &amp; Disability Services, Senior Rx</b> (775) 687-0518
<b>Carson City Senior Center</b> (775) 883-0703	<b>Carson Tahoe Cancer Center</b> (775) 883-0703
<b>Dayton Senior Center</b> (775) 246-6210	<b>Douglas Senior Center</b> (775) 783-6455
<b>Elko Aging &amp; Disability Resource Center</b> (775) 753-4085	<b>Elko County Senior Center</b> (775) 738-5911
<b>Fallon Senior Center</b> (775) 423-7096	<b>Fernley Senior Center</b> (775) 575-3370
<b>Incline Village Recreation Center</b> (775) 832-1310	<b>Inter-Tribal Council of Nevada</b> (775) 355-0600
<b>Neil Road Community Center</b> (775) 334-2262	<b>Pershing County Senior Center</b> (775) 273-2291
<b>Reno Senior Center</b> (775) 328-2575	<b>Silver Springs Senior Center</b> (775) 577- 5014
<b>Storey County Senior Center</b> (775) 847-0957	<b>Winnemucca Senior Center</b> (775) 423-7096

**THE SERVICE OFFERED BY THE MEDICARE SHIP PROGRAM  
IS PROVIDED BY TRAINED VOLUNTEERS/ADVISORS  
AND IS FREE OF CHARGE**

## OTHER RESOURCES

Division of Insurance  
(702) 486-4009 or (775) 687-0700 or Toll-Free: (888) 872-3234  
[www.doi.nv.gov](http://www.doi.nv.gov)

Centers for Medicare & Medicaid Services (CMS)  
Toll-Free: (800) Medicare (633-4227)  
[www.cms.gov](http://www.cms.gov)

Social Security Administration (SSA)  
(800) 772-1213 TTY (800) 325-0778  
[www.ssa.gov](http://www.ssa.gov)

National Association of Insurance Commissioners (NAIC)  
(816) 842-3600  
[www.naic.org](http://www.naic.org)

Public Employees' Retirement System of Nevada (PERS)  
(775) 687-4200 or Toll-Free: (866) 473-7768  
[www.nvpers.org](http://www.nvpers.org)

Nevada Aging & Disability Services Division  
(702) 486-3545 or (775) 687-4210  
<http://www.nvaging.net/>

Governor's Office of Consumer Health Assistance (GOVCHA)  
(702) 486-3587 or Toll-Free (888) 333-1597  
<http://dhhs.nv.gov/cha.htm>

Public Employees' Benefits Program  
(775) 684-7000 or Toll-Free (800) 326-5496  
[www.pebp.state.nv.us](http://www.pebp.state.nv.us)

As of November 2013

## HOW TO FILE AN INQUIRY OR COMPLAINT

If you have an insurance question or problem, you should first contact your agent or company to get the matter resolved.

If you cannot get the matter resolved, contact the **Nevada Division of Insurance** for assistance. Inquiries or questions may be directed to the Consumer Services section at either of the Insurance Division offices.

### **Las Vegas**

2501 East Sahara Avenue #302, Las Vegas  
(702) 486-4009

or

### **Carson City**

1818 E. College Pkwy, Suite 103, Carson City  
(775) 687-0700

Or, call **toll-free** anywhere in Nevada at

**1-888-872-3234**

or e-mail: [csc@doi.nv.gov](mailto:csc@doi.nv.gov)

[www.doi.nv.gov](http://www.doi.nv.gov)

The Division of Insurance cannot recommend an insurance company or tell you which policy to buy. Our staff, however, can explain the insurance terminology in your policy to you. The Division of Insurance will also contact the company on your behalf in an attempt to help resolve problems you may be having.

## POLICY CHECKLIST

*You may find this checklist useful in assessing the benefits provided by a Medicare supplement policy or in comparing policies.*

	Policy 1		Policy 2		Policy 3	
	Yes	No	Yes	No	Yes	No
<b>DOES THE POLICY COVER:</b>						
Medicare Part A hospital deductible?						
Medicare Part A hospital daily coinsurance?						
Hospital care beyond Medicare's 150-day limit?						
Skilled nursing facility daily coinsurance?						
Skilled nursing beyond Medicare's limits?						
Medicare Part B annual deductible?						
Medicare Part B coinsurance?						
Physician and supplier charges in excess of Medicare's approved amounts?						
<b>OTHER POLICY CONSIDERATIONS:</b>						
Can the company cancel or refuse to renew the policy?						
What are the policy limits for covered services?						
How much is the annual premium?						
Non-smoking, sex, area, or other discounts?						
How long before existing health problems are covered?						

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