

DUAL ELIGIBLE
MEDICARE OPTIONS

If you are eligible for full Medicaid or have Qualified Medicare Beneficiary (QMB), SLMB or QI status, you have these options with Medicare:

Medicare, parts A and B – you can go to any health care provider accepting Medicare patients. You will want to choose a Medicare drug plan. Since you are eligible for assistance, your drug costs are greatly reduced through the Extra Help program.

Medicare Advantage plan – there are 31 plans in Allen County providing health care and prescription drug coverage. Your drug costs will be greatly reduced through the Extra Help program. These plans provide additional benefits like dental, hearing and vision not covered by Medicare.

If you choose a PPO plan and go outside of the network of providers, you will pay more. If you choose an HMO plan, you will likely pay the full cost if you go outside of the plan's network. *

Dual eligible plan – there are 12 plans in Allen County offering this coverage. All plans are for those on Full Medicaid, however some plans also will cover you if you are QMB, SLMB and QI-eligible. Some plans have age restrictions.

These are Medicare Advantage plans that additionally offer a monthly allowance for 1 or more of these items: utilities, food, rent, transportation and over-the-counter drug store purchases.

* Your health plan will pay out-of-network providers and facilities under these conditions:

- a. Emergency services without requiring prior authorization. Your costs are based on what the plan would pay an in-network provider or facility.
- b. When you go to an in-network hospital or ambulatory surgical center, you may see providers that are out-of-network. The most those providers may bill you is your plan's in-network cost-sharing amount. If the provider has given you a statement at least 5 days before the scheduled service, they can charge you more than your insurance plan's in-network reimbursement amount. They must provide an estimate of those charges
- c. These services will count toward your deductible and out-of-pocket limit.