

MyBlue MedigapSM



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

Blue Cross Blue Shield of Michigan
and Blue Care Network
are nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association.



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Let's look at some:

Medigap Basics



Medigap Basics

- Also called Medicare Supplemental Insurance.
- Sold by private insurance companies.
- Only works with Original Medicare.
- Medigap helps pay some of the health care costs or “gaps” that Original Medicare Part A and Part B doesn’t cover like copayments, coinsurance and deductibles.
- Only standardized Medigap policies A through N can be offered by Medigap insurance companies.
- Cost may vary between Medigap policies sold by different insurance companies.



Medigap Basics

- Allows you to visit any licensed doctor or hospital that accepts Medicare.
- Guarantees acceptance, regardless of medical history, when beneficiary applies during the first six months of enrollment in Medicare Part B.
- **Medigap plans do not include Medicare Part D prescription drug coverage.**
 - Beneficiaries who want Part D prescription drug coverage may join a Medicare Prescription Drug Plan (Part D) offered by private insurance companies approved by Medicare



Medigap Eligibility

- Must have Medicare Part A and Part B
- Must pay a premium to the insurance company for the Medigap policy.
- Must pay monthly Part B premium to Medicare
- Medigap policies only cover one person
- Any standardized Medigap policy is guaranteed renewable even if beneficiary has health problems. This means the insurance company can't cancel a policy as long as the premium is paid.



Key Changes to Medigap Plans

- On September 24, 2008, the NAIC adopted changes to the Medigap model-updating the standardized plans, including the MIPPA requirements.
- Updated plans may be effective June 1, 2010
- Overall reduces number of plans from 14 to 11
- Eliminates Plans H, I, and J, which became duplicative after the drug benefits were eliminated.
- Creates new plans M and N which have higher beneficiary cost-sharing options
- Creates a new “Hospice” benefit, which is added to every plan as part of Basic (Core) benefits.





New for 2010

MyBlue Medigap



MyBlue Medigap

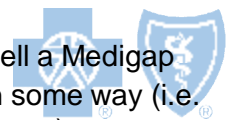
- Offered by Blue Care Network, but is NOT an HMO
- Like Medicare, MyBlue Medigap is accepted nationwide
- No provider networks or referrals; beneficiaries use any provider that accepts Medicare
- Beneficiaries present their red/white/blue Medicare card along with the MyBlue Medigap ID card
- For prescription drug coverage, beneficiaries will need to purchase a Medicare Part D prescription drug plan.



MyBlue Medigap

- No medical underwriting.
- No pre-existing conditions clause.
- Rating factors are used to price the product including the area the beneficiary lives in, age, gender, weight, height and tobacco usage.
- If beneficiary is in first six months of enrolling in Part B benefits or in guarantee issue period* only area, age and gender rating factors apply.
- Medicare beneficiaries who are under 65 years old and disabled are not eligible for MyBlue Medigap.
- Beneficiaries must have a valid Michigan driver's license or Michigan ID card and reside at least 6 months of the year in Michigan.

*Guarantee issue period is a defined period of time when an insurance company can't refuse to sell a Medigap policy in certain situations where the beneficiary has other health care coverage that changes in some way (i.e. employer group coverage is being lost, MA plan is eliminated, beneficiary moves out of service area).



MyBlue Medigap Outline of Coverage

Medicare Part A ---Covered Services	Medicare Pays	Plan A	Plan C	Plan F	Plan M	Plan N
		You Pay	You Pay	You Pay	You Pay	You Pay
Part A Deductible (\$1100)	Nothing	\$1100	Nothing	Nothing	\$550 (50% of Part A Deductible)	Nothing
First 60 days of care inpatient hospital care	100%	Nothing	Nothing	Nothing	Nothing	Nothing
Days 61-90	All but \$275 daily copay	Nothing	Nothing	Nothing	Nothing	Nothing
Days 91-150 (lifetime reserve days)	All but \$550 daily copay	Nothing	Nothing	Nothing	Nothing	Nothing
Day 151 and beyond (after Lifetime Reserve Days used)	Nothing	Nothing	Nothing	Nothing	Nothing	Nothing



MyBlue Medigap Outline of Coverage

Medicare Part A --- Covered Services	Medicare Pays	Plan A	Plan C	Plan F	Plan M	Plan N
		You Pay	You Pay	You Pay	You Pay	You Pay
Blood Benefit	All but the first 3 pints	Nothing	Nothing	Nothing	Nothing	Nothing
Skilled Nursing Facility Care						
First 20 days of care	100%	Nothing	Nothing	Nothing	Nothing	Nothing
Days 21-100	All but \$275 daily copay	\$137.50 daily copay	Nothing	Nothing	Nothing	Nothing
Hospice Care						
	All but very limited coinsurance for outpatient drugs and inpatient respite care	Nothing	Nothing	Nothing	Nothing	Nothing

MyBlue Medigap Outline of Coverage

Medicare Part A - --Covered Services	Medicare Pays	Plan A	Plan C	Plan F	Plan M	Plan N
Emergency Care Outside the U.S.						
		You Pay	You Pay	You Pay	You Pay	You Pay
	No benefits for care outside the U.S.	All costs for care outside the U.S.	\$250 deductible plus 20% coinsurance	\$250 deductible plus 20% coinsurance	\$250 deductible plus 20% coinsurance	\$250 deductible plus 20% coinsurance



MyBlue Medigap Outline of Coverage

Medicare Part B Covered Services	Medicare Pays	Plan A	Plan C	Plan F	Plan M	Plan N
		You Pay	You Pay	You Pay	You Pay	You Pay
Deductible (\$155 Annual)	Nothing	\$155	Nothing	Nothing	\$155	\$155
Coinsurance	80% of the approved amount after \$155 deductible is met	Nothing	Nothing	Nothing	Nothing	Up to \$20 per office visit & up to \$50 per ER visit
Blood benefit	All but the first 3 pints	Nothing	Nothing	Nothing	Nothing	Nothing
Clinical lab services – diagnostic tests	All Charges	Nothing	Nothing	Nothing	Nothing	Nothing



MyBlue Medigap Outline of Coverage

Medicare Part B ---Covered Services	Medicare Pays	Plan A	Plan C	Plan F	Plan M	Plan N
Home health care services – Medicare approved services						
		You Pay	You Pay	You Pay	You Pay	You Pay
Medically necessary skilled care services and medical supplies	All Charges	Nothing	Nothing	Nothing	Nothing	Nothing
Durable Medical Equipment						
	80% of the approved amount after \$155 deductible is met	Nothing	Nothing	Nothing	Nothing	Nothing



MyBlue Medigap Outline of Coverage

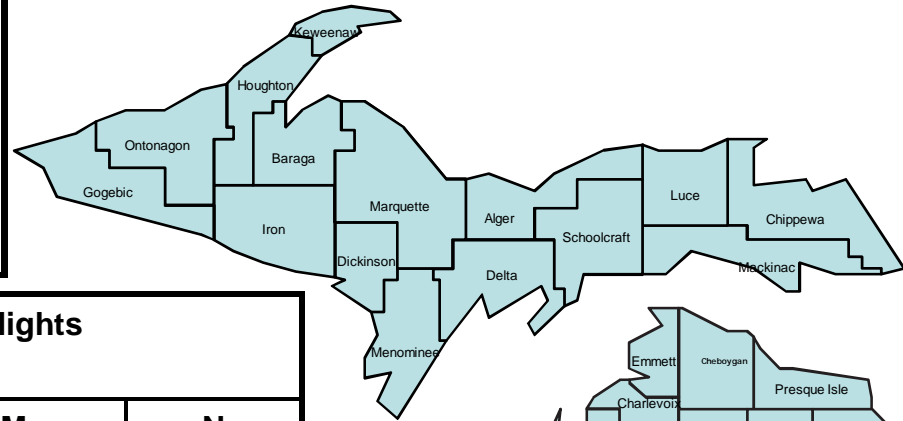
Medicare Part B --Covered Services	Medicare Pays	Plan A	Plan C	Plan F	Plan M	Plan N
Excess Benefits						
		You Pay	You Pay	You Pay	You Pay	You Pay
	Nothing	All Costs	All Costs	Nothing	All Costs	All Costs

***After Medicare makes payment up to the limiting charge established by law, and shown on your Medicare explanation of benefits.

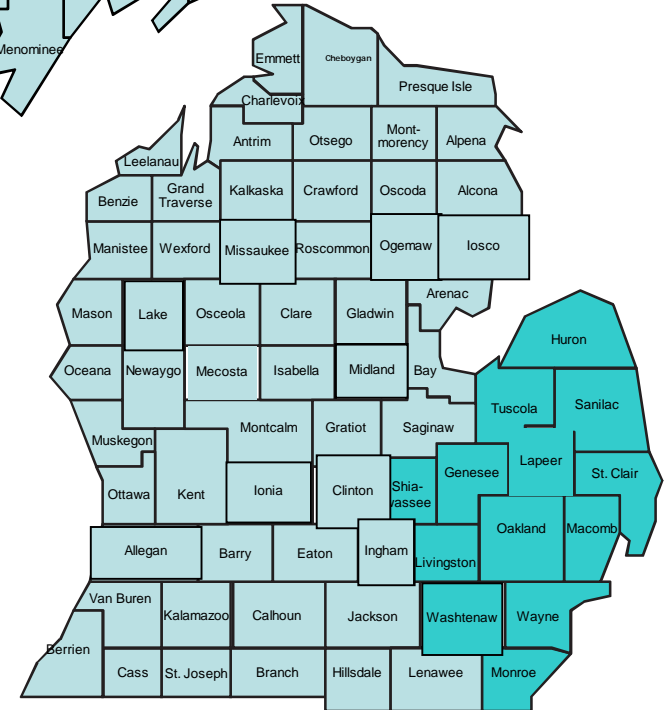


MyBlue Medigap

MyBlue Medigap Rating Areas	
Area	Zip Codes
1	480xx - 485xx
2	All other MI Zips



My Blue Medigap Benefit Package Highlights					
	A	C	F	M	N
Inpatient Deductible	\$1100	\$0	\$0	\$550	\$0
Outpatient Deductible	\$155	\$0	\$0	\$155	\$155
OV Co-pay	\$0 after deductible	\$0	\$0	\$0 after deductible	Up to \$20
DME P & O	\$0 after deductible	\$0	\$0	\$0 after deductible	\$0
Lab & X-ray	\$0	\$0	\$0	\$0	\$0



MyBlue Medigap Premiums

- Premium is based on current age and will change as beneficiary ages; change will be reflected each year on the date of renewal.
- Premium payments can be made through authorized automatic deductions from bank accounts or by check, money order or cashier's check.
- Premium payments are due the fifth day of each month.



MyBlue Medigap Enrollment

- No specific enrollment periods
- May change options at their renewal time
- 1st of month effective dates only
- One application per person
- Do not submit payment with application
- Paper billing available for quarterly, semi-annually and annually.
- Automatic deduction from bank account available for monthly, quarterly, semi-annually and annually.



MyBlue Medigap Enrollment

- Call 1-877-469-2583 for additional information and to be put in touch with an agent.
- Call your Blues agent who can provide additional information and assist in enrollment.
- You may use the online enrollment application on our website
 - www.MiBCN.com



Questions?

