

# The New Medicare Advantage: As Simple as A, B, D! Ⓢ

(NAPSA)—Today, many consumers bundle purchases so they only have to write one check each month for things such as cable TV, Internet and phone access. Bundling services is easier, simpler and, in many cases, more cost effective. Now, consumers have the same option with Medicare.

With so much attention focused on the new Medicare Prescription Drug (Part D) program, many consumers may not be aware of other Medicare options available to them; options that let them bundle programs to potentially save money. One such option is the Medicare Advantage plus Prescription Drug (MA-PD) plans.

## **Medicare Advantage**

Private insurance companies currently offer stand-alone Medicare Advantage (MA) plans on a local or regional basis, as an alternative to traditional “pay-per-visit” Medicare, which is available nationwide. These plans provide the same medical and hospitalization coverage as Medicare itself, although typically through a defined network of doctors and hospitals.

These stand-alone MA programs save beneficiaries money by using a primary care physician as a “gatekeeper” to specialized care, helping keep costs down by avoiding unnecessary hospitalizations and office visits. In fact, according to the Department of Health and Human Services, those who enroll in an MA plan are expected to save more than \$90 a month, compared to the costs of traditional Medicare.

## **MA-PD Plans**

Now, with the introduction of Part D, each private insurance company that offers an MA plan must offer at least one with prescription drug coverage (an MA-PD). “MA-PD plans give beneficiaries the opportunity to bundle drug coverage and medical/hospital benefits in a single, centrally administered plan,” says Steve Brueckner, vice president, senior products for Humana, a leading Medicare provider. “These ‘all-in-one’ MA-PD plans are a natural blend of closely related benefits, and consumers may end up paying less in monthly premiums than had they enrolled in traditional Medicare and a separate prescription drug plan.”

MA-PD plans offer lower costs and more benefits to consumers than stand-alone drug coverage options by providing well-coordinated, preventative care and encouraging high-quality care.

## **Benefits of MA-PD Plans**

Some additional benefits and services that may be offered by MA-PD plans include:

- Dental and vision coverage or access to special lifestyle and fitness programs designed for older adults;

- Free or low-cost preventive care and disease management programs that help keep beneficiaries healthy;

- Some MA-PD’s offer access to skilled nurses or health coaches for members to call with important questions. This may help consumers avoid delays in obtaining treatment advice or save on the cost of office visits and unneeded hospitalizations.

- Providing consumers with new and better information on the quality of care and services offered by their network of doctors and hospitals on the most common procedures. That way, beneficiaries can research the providers in their area and make informed decisions on important medical care.

MA-PD plans can offer lower deductibles and co-payments, and even limits on total out-of-pocket costs for Medicare-covered services. Also, instead of paying different premiums for different parts of a program, consumers only pay once—the premium covers Parts A, B and prescription drug coverage.

To be eligible for an MA-PD, beneficiaries must be enrolled in Medicare Part A (hospital coverage) and Part B (medical coverage). Currently, MA-PD plans are only available in certain regions of the country; however, given the interest in these plans, they are likely to be available nationwide in 2007.

## **For More Information**

To learn more about MA-PD plans, call (800) MEDICARE. Plan and drug costs can be compared using the federal government’s Medicare Prescription Drug Plan Finder at [www.medicare.gov](http://www.medicare.gov). Medicare information is also available at [www.humana-medicare.com](http://www.humana-medicare.com).