



# spotlight on health care

## Tips To Help You Get More Out Of Medicare

(NAPSA)—Whether you're newly eligible for Medicare or a long-time beneficiary, there may be ways to ensure you're getting the most out of your plan. Experts offer these five simple steps:

**Step One:** Review your medical spending—Review your records and receipts to see how much you spent on health care. Include charges from physicians, hospitals and pharmacies. Many insurance companies provide annual summaries that track your spending for you. You can also ask your doctor's office or pharmacy for information.

**Step Two:** Identify future health care needs—Think about whether you have a condition that requires ongoing care, whether you need to stay on your current medications or if you need annual screenings.

**Step Three:** Think about what you need from your Medicare plan—Here are some things to consider:

- **Cost**—How much will you pay for premiums, deductibles and copayments?
- **Benefits**—Does the plan include prescription drug coverage? Does it include additional benefits, such as a gym membership?
- **Doctor and hospital choice**—Do the doctors, hospitals, pharmacies and other providers you use accept the plan?

**Step Four:** Explore your options—There are many resources that can help you understand all the plan options available:

- **State Health Insurance Assistance Program**—All states have a State Health Insurance Assistance Program (SHIP) that gives free local health insurance counseling. For contact information, visit [www.medicare.gov/contacts/](http://www.medicare.gov/contacts/).



Following five simple steps could help you get the most out of Medicare.

• **The Medicare Web site** ([www.medicare.gov](http://www.medicare.gov))—This helps you find and compare Medicare prescription drug plans and health plans in the area. You can also call 1-800-MEDICARE (1-800-633-4227).

• **AHIP**—The Web site [www.healthdecisions.org/guide](http://www.healthdecisions.org/guide) links to an interactive online publication from the health insurance industry trade group, America's Health Insurance Plans.

Once you understand the options available to you, you can visit the Web sites of the specific health plans and compare. Use tools such as those available at [www.humana-medicare.com/humana-medicare-drug-plan/medicare-rx.asp](http://www.humana-medicare.com/humana-medicare-drug-plan/medicare-rx.asp) to compare plans, calculate prescription costs and learn about value-added wellness programs.

**Step Five:** Find out if you qualify for extra help—If you have limited resources, you may qualify for help paying for your Medicare health coverage. To find out if you qualify, contact the local Medicaid

office or call the Social Security Administration at (800) 772-1213. If you use a TTY, call (800) 325-0778.

### The A, B, C and Ds of Medicare

Medicare has the following four parts:

- **Hospital insurance (Part A)** that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
- **Medical insurance (Part B)** that helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
- **Medicare Advantage (Part C)** that allows people with Medicare Parts A and B to choose their health care services through a private company, such as Humana.
- **Prescription drug coverage (Part D)** that helps pay for medications.

