



Dear Stan,

I soon need to sign up for Medicare. Is there one Medicare program to choose from or are there several? What does a consumer like me need to know before joining Medicare?

*Ernest,
Roswell*

**Report Medicare Related Fraud by calling the
New Mexico Senior Medicare Patrol (SMP) at**

1-800-432-2080

**The SMP will provide you with the
information you need to PREVENT,
DETECT and REPORT Medicare fraud,
errors, and abuse.**

Dear Ernest,

People signing up for Medicare can get their Medicare coverage one of two ways. The first is Original Medicare, the traditional program offered directly through the federal government. The second is a Medicare Advantage plan which is offered by private insurance companies contracted with the federal government.

Original Medicare includes Part A (inpatient hospital coverage) and Part B (outpatient medical coverage such as doctor visits and laboratory tests). If you sign up for Original Medicare you will use your red, white and blue card to show your providers when receiving care. To obtain prescription drug coverage you generally must purchase a Medicare Part D plan.

Medicare Advantage plans are called Part C and consist of Parts A, B and D, all in one. Instead of showing your provider your red, white and blue card, you will show your provider the membership card from your plan (keep your red, white and blue Medicare card in a safe place, you may need to provide your Medicare ID if you change plans or for other reasons). Advantage plans must provide the same benefits offered by Original Medicare; however, they may apply different rules, costs and restrictions such as provider networks or requirements on referrals. They may also offer certain benefits

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that Medicare does not cover such as vision, hearing and dental services.

Other differences in **Original Medicare (OM)** and **Medicare Advantage(MA)** plans include:

- **OM** recipients have the choice to pay an additional premium for a Medigap policy that covers the 20% of your medical costs not paid for by Original Medicare. **MA** plan participants cannot enroll in a Medigap plan.
- **OM** recipients can use any doctor that takes Medicare, anywhere in the U.S. **MA** participants in most cases, need to use doctors who are in the plan's network.
- Generally in **OM** you can see a specialist without going through your primary care physician. In **MA** plans you typically need referrals to see a specialist.
- In **OM** you must sign up for a Medicare drug plan (Part D) where in most **MA** plans the prescription

coverage is built into your coverage.

- There are no out of pocket cost limits in **OM** but **MA** plans do have annual out-of-pocket cost limits.

To find out what different plans are available to you, go to [Medicare.gov](https://www.Medicare.gov) and click on '[Find Health and Drug Plans](#)'. You will be able to see all of the Medicare Advantage plans, Medigap plans and Medicare Part D plans available in your zip code.

To help you sort through all your options or if you have additional questions about Original Medicare and Medicare Advantage Plans, contact the **New Mexico State Health Insurance Assistance Program (SHIP)** at **1-800-423-2080** and ask for a **SHIP** counselor to help you. You can also [chat](#) with a counselor at www.nmaging.state.nm.us .

Stan

New Mexico SHIP SMP Counselor

Open Enrollment Period October 15 thru December 7

During the Open Enrollment Period you can join, switch or drop a Medicare Health plan.

Contact the **New Mexico State Health Insurance Assistance Program (SHIP)** at **1-800-423-2080** to schedule an appointment with a SHIP counselor.



SHIP

State Health Insurance
Assistance Program

