# What Are My Medicare Options?

<table>
<thead>
<tr>
<th>Original Medicare</th>
<th>Medicare Advantage Plans (HMOs and PPOs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A - Hospital</td>
<td>Part C Offered by private companies that contract with Medicare to provide Part A and Part B benefits.</td>
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<tr>
<td>Part B - Medical</td>
<td>Plan types include health maintenance organizations (HMOs), preferred provider organizations (PPOs), private fee-for-service plans and more.</td>
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</table>

- Fee-for-service coverage under which the government pays your health care providers directly for your Part A and/or Part B benefits.

<table>
<thead>
<tr>
<th>Medicare Supplement (Secondary) Insurance</th>
<th>Prescription Drug Coverage Part D</th>
</tr>
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<tbody>
<tr>
<td>Sold by private insurance companies to fill “gaps” in Original Medicare coverage.</td>
<td>Private companies approved by Medicare run these plans. Plans have different costs and cover different drugs.</td>
</tr>
</tbody>
</table>

- Others may have coverage through a retirement health plan or Medicaid.

## How Do I Compare Part D Plans?

Ohio Department of Insurance: 1-800-686-1578

Medicare: 1-800-MEDICARE

### Important Dates:

<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Medicare open enrollment begins October 15.</td>
</tr>
<tr>
<td>December</td>
<td>Medicare open enrollment ends December 7.</td>
</tr>
<tr>
<td>January</td>
<td>New plans and plan changes take effect January 1.</td>
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The Ohio Senior Health Insurance Information Program (OSHIIP) is a division of the Ohio Department of Insurance that provides free information and education to people covered by Medicare and their caregivers.

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**Ohio Senior Health Insurance Information Program (OSHIIP)**

1-800-686-1578

Get Extra Help With Medicare Part D Prescription Drug Costs.

2020 - 2021

**THE ‘EXTRA HELP’ PROGRAM**

- Mike DeWine
  Governor
- Jon Husted
  Lt. Governor
- Jillian Froment
  Director

Ohio Department of Insurance

February 2020

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Part D is Medicare’s comprehensive prescription drug coverage benefit and is available to anyone eligible for Medicare Part A or Part B. People with Medicare may enroll in Part D coverage through either a stand-alone plan or a Medicare Advantage plan. People on Medicare who choose not to enroll and have no other drug coverage may pay more for late enrollment.

Extra Help is a Medicare program that helps people with limited income and resources pay Medicare prescription drug costs. You may qualify for Extra Help, also called low-income subsidy (LIS), if your annual income and total resources are below these limits this year:

- Single Person:
  - Monthly Income: $1,615
  - Resources: $14,610

- Married Person:
  - Monthly Income: $2,175
  - Resources: $29,160

For help applying for Extra Help benefits, contact the Ohio Department of Insurance at 1-800-686-1578.

For help comparing prescription drug plans and to learn about other programs that may help you pay drug costs, call OSHIIP:

1-800-686-1578

NOTE: All people with Medicare should review their drug options EVERY year and choose the plan that’s best for them!