

PROCARE REVIEW

Could Your Clients Have More Effective Coverage and Lower Premiums With Plans D and G?

Changes in the way the federal government pays hospitals and doctors for their Medicare services is affecting the type of benefits customers need in their Medicare Supplement insurance.

- Hospital reimbursement changes have reduced the number of days for a covered hospital stay. Patients who still haven't recovered, must look elsewhere — like nursing homes or their own homes — for continued care.
 - **Plans D and G include at-home recovery benefits.** The plans pay up to \$1,600 a year in home care benefits for at-home assistance with activities of daily living.
- Doctors are limited in how much they can charge Medicare patients, which is encouraging more providers to take Medicare assignment.
 - **Since more doctors are taking assignment, paying for excess charges may be unnecessary — so choosing Plan D makes good sense.** However if that benefit is important to clients, Plan G pays 80% of excess charges.
 - **Plans D and G are more economical than Plans C and F because they do not include the Part B deductible coverage.** Clients must decide whether the extra premium cost for this benefit is worth the extra \$100 in coverage.

Benefits Comparison (Plans and benefits may vary by state.)

Coverage	What each ProCare plan will pay	Plan C	Plan D	Plan F	Plan G
Part A: Medicare Eligible Hospital Expenses	\$764 Part A deductible and first three pints of blood \$191 per day co-pay for days 61-90 \$382 per day co-pay for days 91-150 100% Medicare eligible expenses after day 150 for an additional 365 days	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
Skilled Nursing Care	\$95.50 per day for days 21-100 for a Medicare-approved stay in a skilled nursing facility	✓	✓	✓	✓
Part B Physician Services and Supplies	\$100 Part B deductible 20% Medicare-eligible Part B medical expenses and first three pints of blood 100% eligible Part B charges that exceed Medicare's approved amount	✓ ✓	✓	✓ ✓ ✓	✓ 80%
Foreign Travel Emergency	\$250 annual deductible for foreign travel; \$50,000 lifetime maximum; pays 80% of emergency care outside the U.S.	✓	✓	✓	✓
At-Home Recovery	\$40 per visit, seven visits per week for short term at-home assistance with activities of daily living, to a \$1,600 yearly maximum		✓		✓