

# Medicare Frequently Asked Questions



Via Benefits has helped more than a million people enroll in Medicare coverage. Based on our experience, we've developed answers to these frequently asked questions.

## **Will my new plan be as good as my current plan?**

Since we offer multiple options, you'll find plans that may be similar to your current health plan, and you may find plans that are better suited to your needs.

## **Does my current or past health affect my options?**

No—as long as you enroll during your enrollment period and before your current health coverage expires. Insurers cannot deny you or charge you more because a doctor has already treated you for a health condition.

## **What can I expect to pay for my new plan?**

What you will pay depends on the type of plan that you select. Generally, Medicare Advantage plans have lower premiums than Medicare Supplement Insurance but require copayments for services. Medicare Supplement policies tend to have higher premiums with low or no copayments for services. During your call, your licensed benefit advisor will work with you to understand the costs—and the benefits—of the different coverage options available to you.

## **How much should I expect my rates to increase next year?**

For the majority of all plans, premiums increase each year due to the rising cost of medical care. Over the last few years, rate increases have been lower in the individual Medicare market than in other, non-Medicare insurance markets. However, this is on average—rate increases within your area may be lower or higher depending on the cost of medical care and other factors. In general, even with an increase, your plan premium will still be competitive with other comparable plans in your area for people of your age and health status.

## **Can I continue to see my current doctor?**

It depends on the plan you choose. We understand the importance of continuing to see your doctor(s), so your licensed benefit advisor will work with you to find the plans that include your doctors in their networks. We recommend talking to your doctors ahead of time and asking which Medicare plans they accept.

## **Can I continue to use the same insurance company?**

In many cases, yes, you can. However, group health plans usually work differently than individual health plans, and your current insurance company may not offer a Medicare plan tailored to your specific needs. You may discover that another insurer offers a plan that is a better fit for you. We'll help you compare your options.

## **Will I lose or “replace” my Medicare?**

You will not lose your Original Medicare (Parts A and B), but it may work differently depending on the type of plan you choose. A Medicare Advantage plan replaces the services covered by Medicare Parts A and B. Medicare Supplement Insurance on the other hand, works in tandem with Medicare to pay medical expenses. You must have Medicare Parts A and B in order to enroll in Medicare Advantage or Medicare Supplement.

## **Do I need to keep paying my Medicare Part B premium?**

Yes. Part B is required for Medicare Advantage or Medicare Supplement Insurance. Part D Prescription Drug plans only require you have Parts A or B. If you opt out of Part B, you may have to pay a penalty if you enroll in Part B in the future. If you are covered by a group medical plan, you do not pay a penalty.

### **Will I have to pay for my new health plan when I enroll?**

When you enroll in your new plan, you will need to begin making monthly premium payments to the insurance company to maintain your coverage. You may need to pay your first month's premium(s) during your enrollment call or shortly after enrolling in new coverage. To speed up your call to enroll, have your payment information ready when you contact us.

### **Will I need to get new prescriptions from my doctor for my new coverage through Via Benefits?**

This will depend on the plan you select and how you receive your current prescriptions. In general, for 30-day prescriptions refilled at a retail location, you will not need to ask your doctor for a new prescription. Those prescriptions will be carried forward to the new coverage you elect through Via Benefits. For mail order, 90-day supply prescriptions, you will need to ask your doctor for a new prescription. Your licensed benefit advisor will help you select prescription drug coverage and discuss any steps you need to take to continue receiving your medications without interruption. Also, you may want to refill your prescriptions as close as possible to the end of your current coverage so that you aren't in immediate need.

### **Will Via Benefits be available to assist me next year?**

Yes. Unlike group insurance, you don't have to re-enroll every year. If you like your plan you can keep it, and the plan will automatically renew. But if you have questions or need help with your insurance, contact Via Benefits.

### **Do you offer plans that cover me in multiple states or internationally?**

Most Medicare-participating providers in the United States accept Medicare Supplement policies, and these plans offer some emergency benefits worldwide. Part D plans also provide nationwide coverage from participating pharmacies. While Medicare Advantage plans cover urgent and emergency services nationwide, some may not provide nationwide coverage for non-emergency services. It depends on the insurance company. Shop around and ask your benefit advisor on the call if you have further questions.

### **If I don't like the plan I enrolled in, when can I change?**

Every year, the Open Enrollment Period allows you to change your Medicare Advantage or Medicare Part D Prescription Drug plan. Medicare Supplement policies don't have an Open Enrollment Period—you are free to apply for a different plan at any time. However, after your first enrollment period, your medical status may limit the plans available to you.

### **If I like the licensed benefit advisor I speak with, can I request that same person again?**

The person you enjoyed dealing with before may not be available due to other scheduled appointments or high call volume. You can feel confident that if you can't reach the person you request, all of your information is online in our secure system. Every benefit advisor is, by law, licensed, certified and appointed to talk with you about the plans in your specific geographic area. Another member of our team will be happy to assist you.

### **If I need assistance, can someone else speak with a licensed benefit advisor on my behalf?**

Yes, but we must have your verbal permission, or if you can't provide your verbal permission, someone with your durable medical Power of Attorney can complete the enrollment on your behalf.

### **Do you offer dental insurance?**

Via Benefits offers dental insurance plans from several different providers. These plans include a wide range of services. Learn more about dental plan features on our website, or ask about them during your enrollment call.

### **Do you offer vision insurance?**

Via Benefits offers vision insurance options that provide immediate access to premium vision coverage—including annual eye exams, prescription eyewear, personalized care, and more—from two separate eye care providers. Each offers access to a nationwide network of community-based doctors.