

## Medicare Supplement Policies

Company	Plan A	Plan B	High Deductible Plan F
Liberty National • 1-800-331-2512	None	\$3,791 per year	None
Sterling Life • 1-800-688-0010	\$3,697 per year	None	None
United American • 1-800-331-2512	\$3,555 per year	\$4,059 per year	\$1,977 per year

## Medicare Advantage

PFFS Options	Contact Info
Advantra Freedom/Coventry	1-800-711-1607
Avera Advantage	1-800-999-3947
Humana Gold Choice	1-800-833-0632
SecureHorizons MedicareDirect	1-800-555-5757
SecurityChoice/Unicare	1-888-949-5384
Sterling Life Insurance	1-888-858-8572
Team Care Advantage	1-800-348-7468
Today's Options	1-800-996-8867
Today's Options Powered by CCRx	1-800-996-8867
WellCare	1-866-238-9898
PPO Options	Contact Info
Advantra/Coventry	1-866-642-7245
MedicareBlue PPO	1-866-434-2038
Today's Options Powered by CCRx	1-866-422-1967
HMO & POS Options	Contact Info
AARP MedicareComplete	1-800-547-5514
Advantra/Coventry	1-866-642-7245
SNP Options	Contact Info
Evercare/UnitedHealthcare	1-888-834-3721
MSA Options	Contact Info
Advantra Savings/Coventry	1-800-474-5993

## CHIP

Company	Rates
Blue Cross & Blue Shield • 1-877-348-4304	premiums vary

# SHIIP

## Nebraska Senior Health Insurance Information Program

NE Department of Insurance  
941 O Street, Suite 400  
Lincoln, NE 68508-3639

**Phone: (800) 234-7119**  
**TTY: (800) 833-7352**



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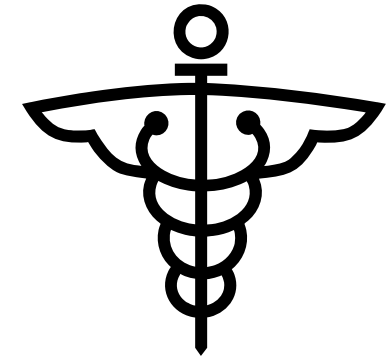
# Medicare Supplement Policies

for people with

# Medicare

due to a

# Disability



**A price guide for  
Nebraskans under age 65**

2009

# Medicare Supplement Options for People Under Age 65 with a Disability

## Employer/Group Insurance

Many beneficiaries with Medicare due to a disability continue to be eligible for coverage under an employer's group plan or the plan of a spouse. When individuals are entitled to both Medicare and coverage under an employer group plan, the group insurance may be the best option. Many group insurance plans include benefits that most Medicare Supplement Plans do not offer, including dental and vision insurance. It is important that beneficiaries weigh all options before dropping coverage through the employer group plan. Once group coverage is terminated under these conditions, the option to re-enroll is not available. If a person does become disabled and, as a result, loses an employer group health plan, the insurance company, in a few cases, may sell the beneficiary a Medicare Supplement Policy. Ask the insurance company if that option is available.

**COBRA** coverage is an extension of an employer group plan, offered to employees who experience certain qualifying events - such as loss of employment.\* An employee may be responsible for both the personal share and the employer's share of the premium. COBRA coverage is lost on the date a person becomes entitled to Medicare. If a person is entitled to Medicare before becoming eligible for COBRA, that COBRA coverage will still be available.

*\*Having COBRA coverage will not provide for a Medicare Special Enrollment Period – meaning that if a beneficiary chooses to delay enrollment in Medicare until after the seven-month Initial Enrollment Period, he/she will then only be able to enroll during the General Enrollment Period. General Enrollment runs from January through March of each year, with Medicare benefits effective July 1<sup>st</sup>.*

## Medicare Supplement Policies

The companies that will sell a Medicare Supplement Policy to beneficiaries under age 65 are listed on the back of this brochure. There is no Open Enrollment Period for Medicare beneficiaries under the age of 65, and these companies are not required to sell a policy to all beneficiaries who apply. Medical questions will be asked. To be eligible for a supplement plan, a beneficiary must be enrolled in Medicare Part A and Part B, and paying the Part B premium. When a person on Medicare turns 65, he/she will have a six-month open enrollment period to purchase any Medicare Supplement Policy. The six-month Open Enrollment Period begins on the date that coverage under Part B begins at or after age 65. During open enrollment, any company selling Medicare Supplement Policies in the State of Nebraska is required to accept all applicants, regardless of health.

## Medicaid

Eligibility for Medicaid benefits is determined by monthly income and asset guidelines. Medicaid will pay medical expenses for eligible beneficiaries in-full or in-part. Contact your local Health and Human Services office for more information or to apply. To locate the nearest office, call 1-800-685-5456.

## Medicare Advantage

Medicare Advantage (MA) Plans provide the same benefits that are provided through the Original Medicare Plan, but may use different co-payment and deductible amounts, and may provide additional benefits. Some plans do not charge a monthly premium, but beneficiaries must continue to pay the Part B premium, regardless of which plan they choose. MA plans are required to accept all Medicare beneficiaries. The only exception are those applicants with End-Stage Renal Disease. Private Fee-for-Service options (PFFS), Regional Preferred Provider Organization Plans (PPO), Medicare Managed Care Plans (HMO & POS), Medicare Special Needs Plans (SNP), and Medical Savings Accounts (MSA) are all different types of MA plans. Special Needs Plans are offered to beneficiaries with Medicare & Medicaid, those in long-term care facilities, and people with chronic conditions. Some Medicare Advantage Plans are only offered in select Nebraska counties. Beneficiaries should contact the company for details. Options and contact information for each company is listed on the back of this brochure.

## CHIP

The Comprehensive Health Insurance Pool (CHIP) was created by the Nebraska Legislature to provide healthcare coverage to persons who have been denied reasonable health insurance. The CHIP plan does not pay benefits like a true Medicare Supplement Policy, but does include a prescription drug benefit. Persons who are eligible for Medicare due to age are ineligible for CHIP coverage, but those on Medicare due to a disability may be eligible. Contact information for CHIP is listed on this brochure.