

5

COMMON MEDICARE MISTAKES

AND HOW TO AVOID THEM

**ARE YOU MAKING
ONE OF THESE**

5

**COMMON
MEDICARE MISTAKES?**

MEDICARE CAN BE COMPLEX

When it comes to understanding what's covered by Medicare, what's not covered, important deadlines, and all the options available to you, it's easy to make one or more of these common mistakes:

Mistake #1: Thinking Medicare will pay all of your medical costs

Mistake #2: Not taking advantage of the Medicare Annual Enrollment Period

Mistake #3: Not understanding your basic options for additional coverage

Mistake #4: Expecting that Medicare will pay for prescription drugs

Mistake #5: Thinking you'll have to switch doctors if you enroll in a new plan

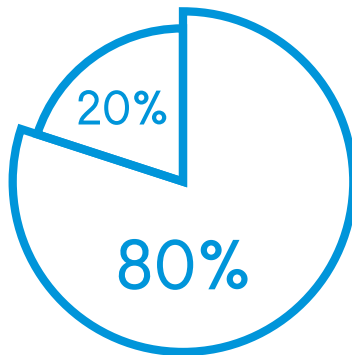
Let's take a closer look at each of these five common mistakes and see what you can do to avoid them.

Mistake

1

THINKING MEDICARE WILL PAY ALL OF YOUR MEDICAL COSTS

Original Medicare (Part A and Part B) alone covers only about 80% of most eligible medical expenses, and it doesn't pay at all for prescription medications. It's important for you to know that after Medicare pays the 80%, the remaining 20% is your responsibility to pay.



WHAT YOU CAN DO:

You can get additional coverage to provide extra benefits and help pay some of the out-of-pocket costs not covered by Original Medicare.

Blue Shield of California puts you at the center, by offering a wide range of Medicare plans that can help you control your healthcare costs and meet your unique health coverage needs.

Plan options may include:

- ✓ Up to \$4,800 in extra benefits¹
- ✓ \$0 or low plan premiums
- ✓ All-in-one coverage
- ✓ The freedom to choose any doctor or hospital that accepts Medicare

Mistake

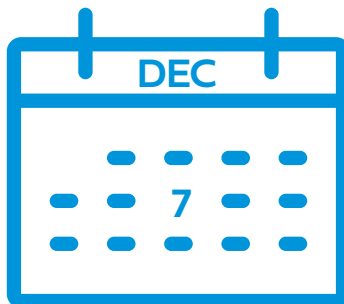
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NOT TAKING ADVANTAGE OF THE MEDICARE ANNUAL ENROLLMENT PERIOD

Except under special circumstances, you have only one opportunity each year to make new choices for your Medicare coverage.

Yet many fail to take advantage of this chance to get more coverage, save money, or both by switching Medicare plans.

Important: Right now is the right time. The Medicare Annual Enrollment Period for 2023 benefits will end on December 7, 2022.



WHAT YOU CAN DO:

You've already taken the important first step by requesting this booklet.

Next, give yourself plenty of time during the Medicare Annual Enrollment Period and compare your Blue Shield plan options right away.

Call to speak with a Blue Shield Medicare Adviser. We'll answer your questions – and ask you a few – to help guide you to the Medicare plan that fits your needs and your budget.



Call (866) 416-2204 [TTY: 711]

Mistake

3

NOT UNDERSTANDING YOUR BASIC OPTIONS FOR ADDITIONAL COVERAGE

Medicare plans are not all the same.

For example, some types of plans provide all-in-one coverage that includes hospital, doctor, and prescription drug coverage at a low (or sometimes even no) monthly premium. They may also include extras like dental benefits and worldwide emergency coverage.

Other types of plans may have lower costs for visits to your specialists, but come with higher monthly premiums.

When you understand your options, you can make better choices.



WHAT YOU CAN DO:

Consider what your personal health needs are today - and what they'll likely be in the future.

- ✓ Do you have an ongoing health condition?
- ✓ Do you take routine or daily prescription medications?
- ✓ Do you visit your doctor frequently or require regular hospital care?
- ✓ Are lower monthly plan premiums more important to you than lower costs for medical services?
- ✓ What kinds of extras are important to you? Will you need hearing, dental, and vision coverage?
- ✓ Would you prefer the convenience of a dedicated network of doctors and hospitals to coordinate your care – or the freedom to choose any doctor or hospital that accepts Medicare?

Let a Blue Shield Medicare Adviser answer your questions and help guide you to the Medicare plan that is right for you.

Mistake

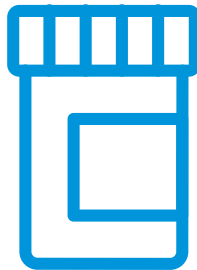
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EXPECTING THAT MEDICARE WILL PAY FOR PRESCRIPTION DRUGS

Original Medicare

(Part A and Part B) does not include most prescription drugs.

You have a couple of easy options for getting the prescription drug coverage you need.



WHAT YOU CAN DO:

Let Blue Shield provide the prescription drug coverage you need.

Depending on which type of Blue Shield plan you choose, your prescription drug coverage will be included – or offered as a separate Blue Shield Prescription Drug Plan.

With a Blue Shield Medicare Advantage Plan, prescription drug coverage may include \$0 copay on preferred generic drugs² and \$0 deductible.

You could even have some prescriptions delivered right to your door.

A Blue Shield Medicare Adviser can tell you if your current medications are covered. Just give us a call.



Call (866) 416-2204 [TTY: 711]

Mistake

5

THINKING YOU'LL HAVE TO SWITCH DOCTORS IF YOU ENROLL IN A NEW PLAN

Do not let this concern stop you from considering your Medicare plan options.

It's true that some plans may require you to use in-network doctors, which may include your current doctor. But many plans give you the freedom to use out-of-network providers or choose any doctor that accepts Medicare.



WHAT YOU CAN DO:

Check out your Medicare plan options with Blue Shield of California.

You could select a Blue Shield plan that gives you the freedom to choose any doctor or hospital that accepts Medicare.

Or you could enjoy the security and convenience that comes with Blue Shield's large provider network. And there's a good chance your current doctor is already in our network.

**WILL THIS BE THE YEAR YOU
DECIDE TO GET MORE FROM
YOUR MEDICARE PLAN?**

Yes

Blue Shield Medicare Advisers are standing by to answer your questions and help you choose the right plan for your unique healthcare needs.



Call (866) 416-2204 [TTY: 711]

Or contact your authorized Blue Shield agent



Register for an online webinar or an in-person seminar in your neighborhood:

bsca.com/GetMoreNow



Or visit us online to learn more or enroll:

bsca.com/GetMoreNow



¹Blue Shield of California actuarial estimate of extra benefits assuming a January 1, 2023 plan effective date.

²Tier 1 preferred generic drugs at a network pharmacy with preferred cost-sharing.

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