CHOICES

Medicare Advantage Options in CT

Medicare Advantage Information

•

2009 Plan Comparison Chart

•

Medicare Advantage Plan Changes

•

Important Resources

May 2009

Published and Compiled by CHOICES (800) 994-9422

A cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy that provides Connecticut residents with direction to benefit and support programs dealing with aging concerns.

Department of Social Services, Aging Services Division
25 Sigourney Street, Hartford, CT 06106

NOTE: This information, including any rates and services, is accurate to the extent available to CHOICES from the individual Medicare managed care plans and the Centers for Medicare and Medicaid Services as of May, 2009. For more comprehensive information or clarification regarding an individual plan or product, please contact the plan directly at the telephone number listed in this booklet. For additional information on Medicare issues, including the Original Medicare Plan, Medigap Supplemental Insurance, Prescription Drug Assistance, and other health insurance issues generally, you should call the CHOICES health insurance counselor at your regional Area Agency on Aging (1-800-994-9422). CHOICES publications can also be found on the Department of Social Services, Aging Services web site at www.ct.gov/agingservices. CHOICES *counselors do not sell or market insurance.* They provide the necessary information and assistance to enable you to make your own health insurance CHOICES.

DSS Publication N. 01-8 (Rev. 5/09)

What's Inside

CT Medicare Advantage Options
Three Part Issue

Page

PART I: Making an Informed Decision

"Quick Facts" About Medicare Choices 4
Includes Original Medicare, Medigap Insurance, Medigap Rights Medicare Savings Programs, ConnPACE AND Medicare Advantage

- **What is Medicare Advantage?** 11
- **Consider the Advantages and Disadvantages of Medicare Advantage Plans** 15
- **What You Need to know if currently Enrolled in an Advantage plan (And Steps to Follow Before Enrolling)** 17

PART II: 2009 Medicare Advantage Plan Comparison Chart 22

Introduction to Medicare Advantage Plans for 2009 23
2009 Plan Comparison Chart for Connecticut
Includes Premiums, Physician Co-pays, Inpatient Hospital Services, Emergency Services, Skilled Nursing Facility Coverage & Prescription Drug Coverage

PART III-Appendix-Medicare Advantage Resources

Medicare Managed Care Terminology Appendix M-1
Medicare Managed Care Resources Appendix M-3
Medicare Advantage Plan Contact Information Appendix M-4
Area Agencies on Aging Appendix M-5
CHOICES Health Insurance Assistance Program Appendix M-6
The Center for Medicare Advocacy, Inc. Appendix M-6
Your Notes Appendix M-7

PART I

Making an Informed Decision

"Quick Facts" About Your Medicare Choices and Common Concerns of Medicare Beneficiaries in CT

MAKING AN INFORMED DECISION
"Quick Facts" About Your Medicare Choices and Common Concerns of Medicare Beneficiaries in CT

What is Medicare?

The federal health insurance program for people aged 65 or older and certain disabled individuals.

Do I have choices about how I can receive my benefits?

It is important to note that Medicare Advantage plans can close enrollment once they reach their Centers for Medicare and Medicaid Services (CMS) approved capacity limit. Therefore, even if you have an Advantage plan in your county, if you have not already enrolled, it may not be available to you once the plan has closed enrollment. Current plan members are not affected.

Again in 2009, Medicare beneficiaries in certain regions of Connecticut will have the option of receiving their Medicare benefits through a Health Maintenance Organization (HMO), a Preferred Provider Organization (PPO) a Private Fee for Services plan (PFFS) or a Medical Savings Account (MSA). In addition, some beneficiaries will also have the opportunity to enroll in a Special Needs Plan (SNPs). In Connecticut, unless you choose otherwise, you will receive benefits through the Original Medicare program. In 2009, all Connecticut residents have the option to receive benefits through a Medicare managed care plan, now referred to as Medicare Advantage.

Additionally in 2009, beneficiaries in most counties of CT who have End Stage Renal Disease have the option of enrolling in a Medicare Advantage plan. A company specializing in the treatment of ESRD, Fresenius has received approval from the Centers for Medicare and Medicaid Services to run a demonstration project that will provide Medicare beneficiaries with ESRD the opportunity to receive their health benefits through this special Medicare Advantage plan.

Both Original Medicare and Medicare Advantage plans provide for the basic Medicare hospital and medical benefits, but there are important differences in the way services are delivered, how and when payment is made, and how much you may have to pay out of your own pocket.

For more information on Original Medicare and Medigap policies, please refer to the book, "Original Medicare and Supplemental Options" which can be obtained by calling the CHOICES program at 1-800-994-9422.

What is the Original Medicare Program?

Original Medicare is similar to indemnity insurance in that it helps to cover the expenses of your health care. It has two separate coverage parts: Part A and Part B. Part A covers hospital, nursing home, hospice, and some home health care; Part B covers physician services, outpatient services, and some home health care. Although it provides for basic coverage it doesn't pay 100% of health care costs. Deductibles and co-payments apply to some of the benefits under both parts. In most cases other medical expenses -- such as prescription drugs, dental care, and routine physicals **-- aren't covered at all**. To help pay for some of the other out-of-pocket expenses, beneficiaries often buy supplemental private insurance policies, called "Medigap" policies and a Medicare Prescription Plan, "Part D".

Under Original Medicare, you can receive services from any licensed medical provider anywhere in the country who accepts Medicare and use any facility certified by Medicare. Generally, Medicare pays a share of the cost; the patient pays what Medicare does not.

What is "Medigap" Insurance?

Medigap is a term for private insurance policies which are available to help pay health care expenses that Original Medicare covers only partially or not at all. Medigap insurance supplements or helps fill the "gaps" in Medicare coverage.

Medigap insurance is regulated by federal and state law. To make it easier for consumers to shop for a policy, there are only 12 standard Medigap plans, designated by letters "A" through "L." Companies that market their plans in Connecticut must offer at least Plan A, the "basic" benefit package, and make whichever of Plans A, B and/or C that they offer to persons over age 65, available to the beneficiaries who are u**nder 65 and enrolled in Medicare due to a disability**. Each of the other 11 plans includes the basic package with a different combination of additional benefits.

In Connecticut, the premium you pay for a Medigap policy is based on a "community rate." That means that the rates may not be based on your age, gender, previous claim history or medical condition. No matter what your age or how sick you may be, you will pay the same premium for a given policy within a company that any other enrollee pays.

What are my rights in purchasing a Medigap policy?

State and federal laws also guarantee that, for a period of 6 months from the date you are both enrolled in Medicare Part B and age 65 or older, you have a right to buy the Medigap policy of your choice regardless of any health problems you have. This is called an open enrollment period. The company can, however, impose pre-existing condition restrictions if you have not had other "creditable" coverage for a certain period prior to your enrollment. In other words, treatment for that condition may not be covered for a certain period following enrollment. Companies can impose a waiting period of up to six months before pre-existing health conditions are covered.

Outside this "open enrollment" period, coverage cannot be denied to Medicare beneficiaries ages 65 and over for Medigap plans A through L.

What plans are you guaranteed to get into?

- Connecticut residents age 65 and over are guaranteed acceptance into Medigap plans A-L
- Persons under 65 with disabilities are guaranteed acceptance into Medigap plans A, B, and C

What are the Pre-existing Condition Protections when choosing a Medigap policy in Connecticut?

- Pre-existing conditions are covered by Original Medicare and also by Medicare Advantage plans when you are in your "Open Enrollment Period", (three months before your turn 65 and three months after your turn 65"). Medigap policies may have a waiting period between two (2) to six (6) months (maximum) for coverage of pre-existing conditions if your are not in your Open Enrollment Period. After that, your pre-existing condition must be covered.
- Some insurance companies selling Medigap policies do not have a pre-existing condition waiting period. That means that if you have a medical condition before you join the plan, it will be covered as soon as the plan starts.
- If you have been in a Medicare Advantage plan for at least 6 months or are replacing employer group health insurance that you have had for at least 6 months, a pre-existing condition *must* be covered immediately, no waiting period.
- If you have been enrolled in a Medicare Advantage plan or had employer group health insurance for less than 6 months:
- You are given credit for the number of months you spent in the MA plan.
- For example, if you have had the Advantage plan for four months, and the Medigap policy you want to join has a 6 month waiting period, you will be given credit for 4 months. Your waiting period for your condition to be covered will be 2 months.
-

Did you enroll in Medicare managed care upon turning 65 and less than 12 months ago?

If yes, you have the right to choose between enrolling in another Medicare Advantage plan if any

are available, or to disenroll and purchase *any* Medigap policy. Your pre-existing conditions will be covered immediately. You must purchase the Medigap policy within 63 days of disenrolling from the Medicare Advantage plan. Consider the cost of the plans and how much you can afford.

Did you enroll in a Medicare Advantage plan for the first time after turning 65, but less than 12 months ago? If yes, as a Connecticut resident, you have the right to:

- Enroll in another Medicare Advantage plan if any are available, *OR*
- Disenroll from the Medicare Advantage plan and purchase the same Medigap coverage previously held (if any) from the same company if it is still being sold, *OR*
- Disenroll from the Medicare Advantage plan and purchase Medigap plans A through L. Refer to the section above for information on rules for coverage of pre-existing conditions. Consider the cost of the plan and how much you can afford.

For more information on Medigap rights and protections, please contact the CHOICES program at 1-800-994-9422 and refer to the booklet *Original Medicare and Supplemental Options.*

Are there any programs to assist Medicare beneficiaries of modest means with paying Medicare premiums, deductibles, and copayments?

Medicare beneficiaries may qualify for help from the state to pay for certain costs under the **Medicare Savings Programs: Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), or Additional Low-Income Medicare Beneficiary (ALMB*)** programs. These programs, at a minimum pay your part B Premium which is $96.40 for 2009. You will pay $2.40 to$6.00 for generic/brand-name drugs that are on your Medicare's Rx Formulary (list of covered drugs). Your Medicare Rx premium up to $31.74 will be paid for every month. To qualify for **QMB** or **SLMB** programs an individual must be eligible for Medicare with assets not exceeding $4,000 for one person and $6,000 for a couple. There is **no asset limit** for **ALMB** ("QI"). Each program also has income limits ranging from $1,181 to $1,497.05 per month for one person and $1,771.00 to $2,196.25 per month for a couple. An application form can be obtained by contacting the Department of Social Services Regional offices located in the Blue Pages of your telephone book, or **calling CHOICES, at 1-800-994-9422**.

***ALMB Group 1 program has been extended through December 31, 2010. It is unclear if the program will be extended beyond that time. Contact your local CHOICES at 1-800-994-9422 for more information on the status of the ALMB program.**

Does the state provide assistance in paying for prescription drugs?

CONNPACE – 2009

ConnPACE, the Connecticut Pharmaceutical Assistance Contract to the Elderly, helps eligible persons pay for most prescription drugs.

Who is Eligible?

- You must be 65 or older on Medicare A or B or a person over age 18 with a disability.
- Your income must not exceed maximum limits. Effective **January 1, 2009**: Single applicants: $25,100; married couple: $33,800. *Income limits increase each January 1st based on the Social Security Cost of Living increase.
- You must have been living in Connecticut for at least 183 days prior to application.
- In most cases, you **may not** have another insurance plan that covers a portion of all of your prescriptions.
- You **may** have an insurance plan that provides a maximum of benefits. Eligibility will be granted when you have reached your maximum benefit.
- You **may** have an insurance plan that covers only generics; under certain circumstances, ConnPACE may cover brand name drugs for which there are no generic equivalents as well as brand name versions of drugs that have generics.
- If you are eligible for ConnPACE, you are also automatically eligible for the Connecticut ConnMAP program. ConnMAP requires Connecticut Medicare providers to accept assignment.
- ConnPACE recipients who are also enrolled in Medicare Part A and/or B are required to select and enroll in a Medicare Rx plan. Additionally, those recipients with incomes below $16,245 (single) or $21,855 (couple) and countable assets below $12,510 (single) and $25,010 (couple) (these rates include $1,500 burial allowance per person) are required to apply for Extra Help available to cover costs associated with Medicare Rx.

How much does it cost?

- Enrollment in the ConnPACE program is $30 per year per person.
- A maximum co-payment of $16.25 will be charged by the pharmacy for each prescription filled.

How does ConnPACE work together with the Medicare Rx program?
Here is a summary of how the program works:

- Your Medicare Rx plan will give you a member card that you will use at the pharmacy, just like you use your ConnPACE card now.

- You pay your annual $30 ConnPACE membership fee.
- ConnPACE pays the monthly premium for Medicare Rx coverage.
- The plan you select may have an annual deductible; however, during the time that you are meeting this deductible you'll never pay more that $16.25 for each prescription you fill. You won't have any gaps in coverage. The most you will pay in the coverage gap is $16.25.
- You will still have co-pay. The amount you pay will depend on the amount of your income and assets, but it will never be more than $16.25. It may even be less – as low as $2.40 to $6.00 (for generic or brand-name drugs).
- The most you may be able to receive is a 90 day supply of medication at one time. This will depend on the pharmacy that you use.

What is Prior Authorization?

There are two situations in which ConnPACE recipients need to have their physician or pharmacist obtain prior authorization in order to have ConnPACE pay the program's portion of the prescription drug costs. The two circumstances requiring Prior Authorization are:

- Being issued a prescription written as "Brand Medically Necessary" when there is a therapeutic equivalent generic available.
- Seeking a refill when less than 75% of the previously issued drug has been utilized

Prior Authorization (PA) for brand name prescriptions and for some early refills (controlled drugs) requires the prescribing physician to complete certain forms in order to obtain PA for you. In instances when you are obtaining a refill early (most drugs) the Pharmacist will initiate the PA process for you. You should not have to do anything except remind your prescribing physician that you are on ConnPACE and may need PA.

For more information on Prior Authorization and to view Prior Authorization forms log onto www.ctdssmap.com or call ACS the Department of Social Services' contractor for Prior Authorization at 1-866-759-4113.

How do I select and enroll in a Medicare Rx plan?
ConnPACE recipients have a few options for selecting and enrolling into a Medicare prescription drug plan.

1. **If you are new to ConnPACE you can have ConnPACE select and enroll you in a plan by choosing that option on the ConnPACE application, by going online to the ConnPACE Website (www.connpace.com), calling Medicare (1-800-633-4227) or you may do so on your own or with assistance from CHOICES.** Individuals can select and enroll into any one of the Medicare Rx plans on their own by logging onto www.Medicare.gov and using the online Medicare Rx plan finder tool. You can also call 1-800-Medicare or CHOICES at 1-800-994-9422 and a trained counselor will assist you.

2. **If you were on ConnPACE prior to January 1, 2006 you should already be enrolled into a Medicare Rx Plan.** If you are **NOT please contact ConnPACE** at 1-800-423-5026 or a CHOICES counselor at 1-800-994-9422.

Can I change plans if I have ConnPACE?

Yes. You can change plans during the Annual Coordinated Enrollment Period, which is from November 15th – December 31st of each year. Your new coverage will be effective January 1st of the following year. Note: ConnPACE members are also entitled to a one time Special Enrollment Period per year.

NOTE: **If you have a Medicare Savings Program you are not limited to the Annual Coordinated Enrollment Period. You can change plans any time.**

How do I change plans?

To change plans, you just need to enroll in the new plan that you want, which will automatically cancel your enrollment in your former plan. **To avoid delays or problems with enrollment, it is strongly advised that you enroll in your new plan before the 8th of the month.** For example, if you want to be in your new plan by July 1, 2009, you should enroll by June 8, 2009

You can enroll in your new plan by calling the plan directly, calling 1-800-MEDICARE, or by calling CHOICES at 1-800-994-9422.

NOTE: If you are satisfied with the plan that you have, you do not need to make a change each year. You can remain in your current plan. You do not need to do anything to remain in your current plan. However, be sure to check your plan's Annual Notice of Change each fall in case any indicated changes would adversely affect your coverage.

I am on ConnPACE (or enrolling in ConnPACE for the 1st time) and qualify for the Extra Help to pay for the costs associated with Medicare Rx. Do I have to apply for the Extra Help?

Yes. ConnPACE recipients with incomes below $16,236 (single) or $21,852 (couple) and countable assets below $12,510 (single) and $25,010 (couple) (these rates include $1,500 burial allowance per person) are required to apply for Extra Help available to cover costs associated with Medicare Rx.

Like the Medicare prescription drug benefit itself, the Extra Help subsidy will save you money. With ConnPACE and the Extra Help together, you will pay no premiums, and as little as $2.40 to$6.00 per prescription. It will also save money for the State of Connecticut. For this reason, ConnPACE may have asked you to complete an application for Extra Help *if* your income is below the Extra Help income limit. If you are joining ConnPACE for the first time it is a good idea to complete an application for Extra Help before applying for the ConnPACE program. Contact the Social Security Administration at 1-800-772-1213 to receive an application for the Extra Help.

Who do I call if I have specific questions about Medicare Rx and the ConnPACE wrap-around?
For more information about how ConnPACE works with the Medicare prescription drug program contact CHOICES at 1-800-994-9422 and a trained counselor will be able to assist you.

Who do I call if I have specific questions about ConnPACE?
You may call ConnPACE directly from within the state at 1-800-423-5026 or you may call the CHOICES Program from within the state at 1-800-994-9422 and a trained counselor will assist you.

How Do I Apply for ConnPACE?

Call CHOICES at 1-800-994-9422 or ConnPACE 1-800-423-5026 for an application or for more information.
Please be aware that there may be additional changes to the ConnPACE Program in the future. For information regarding any new program changes please contact your regional Area Agency on Aging CHOICES Counselor listed at the back of this booklet.

What is Medicare Advantage?

➔ What Is Medicare Advantage?

Connecticut Medicare beneficiaries can choose to receive their Medicare benefits through a Medicare Advantage plan. Medicare Advantage plans are often referred to as HMOs, which means "health maintenance organizations;" PPOs, which means "preferred provider organizations;" PFFSs, which means "Private Fee for Service plans;" SNPs, which means "Special Needs Plans" for people with certain chronic conditions, instutionialized or dual eligible, (Medicare/Medicaid) and MSAs, which means "Medicare Savings Accounts." The Medicare Advantage plan benefits are different from the Original Medicare "fee-for-service" system.

Medicare Advantage plans use a limited network of health care providers and facilities and a system, in some cases, of prior approval from a primary care physician. Most plans allow you to select a primary care doctor from those that are part of the plan. Generally, the doctor authorizes, arranges for, and coordinates your care, and decides what care is reasonable and necessary.

In Connecticut, each plan usually requires co-payments most times that you go to the doctor or use other services. You also must continue to pay the Part B premium. You will get all of the Medicare hospital and medical benefits to which you are entitled through the plan and retain all of your Medicare protections and appeal rights.

HMOs

In 2009, there are several HMOs marketing plans in the State of Connecticut. Each plan has a network of providers operating through private practice offices.

All of the Medicare Advantage plans available in Connecticut have an in network provider requirement. That means that you generally must receive all covered care from the doctors, hospitals, and other health care providers who are affiliated with the plan. Exceptions include emergency care and urgent care.

PPOs

A PPO is also a Medicare Advantage plan similar to an HMO. There is a preferred network of service providers and medical facilities. However, unlike an HMO, a PPOs allows members to utilize out of network providers and facilities, usually at a higher cost than if the beneficiary had used in-network physicians and hospitals.

PFFSs

A PFFS plan is also a Medicare Advantage plan. However, unlike HMOs or PPOs, PFFS plans set their own fees for services, not Medicare. PFFS plans decide how much they will pay for any covered Medicare service. Beneficiaries in a PFFS may see any Medicare-approved physician who accepts the rates set by the plan. Physicians who accept the terms of a PFFS plan may not charge more than 115% of the contracted rate. Similar to HMOs and PPOs, PFFS plans may offer benefits in addition to Original Medicare coverage such as, extra days in a hospital.

MSAs

A Medicare Medical Savings Account (MSA) plan is a type of Medicare Advantage plan that combines a high-deductible health plan with a medical savings account. The plan deposits money from Medicare into the savings account at the beginning of each year. Enrollees of Medicare MSA plans can initially use their savings account to help pay for health care, and then will have coverage through a high-deductible insurance plan once they have met their deductible. Enrollees cannot deposit their own money into the account.

It is important to know both the deposit amount that will go into the savings account ($1570 for 2009) and the deductible amount ($4000 for 2009) of a plan before enrolling. Enrollees use the account to help pay for health care, and then will also have to pay out of pocket for care, until the MSA plan deductible is met. Then the plan pays for coverage.

Medicare MSA plans can provide Medicare beneficiaries with more control over health care utilization, while still providing coverage against catastrophic health care expenses. The only option available for a MSA member who wants Medicare drug coverage is to enroll in a Medicare

Prescription Drug Plan.

SNPs

Special Needs Plans are designed to meet the needs of beneficiaries in specific circumstances such as living a in a nursing home, being eligible for both Medicare and Medicaid (dual eligible) or living with a chronic illness. Special Needs plans often take the approach of coordinating care services to manage the health of clients in order to avoid hospitalization. Although any beneficiary may enroll in a Special Needs plans they are not the best option for beneficiaries who do not fall into one of the three categories listed above. It is a good idea to carefully review the plan's network of providers before enrolling in an SNP as it can be costly to use out-of-network providers.

Conclusion

While the benefits of Medicare Advantage plans vary from plan to plan, every plan is required by Medicare law to provide all of the Original Medicare benefits. You must get all of your Medicare benefits through the plan.

A Medigap policy will be of little or no value to you if you enroll in a managed care plan in Connecticut since it will not pay any co-payments or premiums charged by the plan. The only situation where a policy might be of value is if you left the plan to return to Original Medicare.

For more information about Medigap, refer to the CHOICES booklet, "Original Medicare Care and Supplemental Options" available from the **CHOICES** program at 1-800-994-9422.

Am I Eligible to Join a Medicare Advantage Plan?

- To enroll in a Medicare Advantage plan, the only requirements are:
- You must be enrolled in Medicare Parts A and B, and continue to pay the Part B premium;
- You must not be medically determined to have end-stage renal disease,
- You must live within the area served by the plan; and
- The Medicare Advantage plan must be open to new enrollees.
- Except for the current end-stage renal disease prohibition, you may not be denied membership because of otherwise poor health, a disability, or other pre-existing condition.

When Can I Enroll/Disenroll?

There are several different enrollment periods: **Open, Annual, Initial, and Special.** Note that if a Medicare Advantage plan has a Centers for Medicare and Medicaid Services-approved capacity limit, then, when that plan reaches the limit, it will be closed to new enrollees, with only a few exceptions. **Check with the plan before filling out an application, to make sure that the plan is**

accepting applications.

Coverage usually begins on the first day of the month after your enrollment application has been received by the plan. Once you have confirmed that your membership has been activated, you should notify all the people who may be involved in helping you obtain the medical services of your new plan and the primary care physician that you have selected.

- **Open**: Open enrollment is the time when Medicare beneficiaries can enroll in, disenroll from or change Medicare Advantage plans. It occurs from January 1 – March 31st of each year. Enroll by the last day of the month to be effective the first of the next month.
    - Example: Enroll by January 31, 2009 for an effective date of February 1, 2009
    - Please be aware that your completed application must be reviewed and approved by the plan before you are accepted into it. Make sure you receive your effective date in writing from the plan so that when you begin using services, they will be covered.

  NOTE: You may not add or drop prescription drug coverage during open enrollment. Therefore if you have a plan that contains prescription drug coverage you may only change to a plan that includes prescription drug coverage. Conversely, if you do not have drug coverage you may only enroll into a plan that does not offer prescription drug coverage.

- **Annual**: This occurs November 15 – December 31, 2009. During this time you may enroll in a Medicare Advantage plan effective January 1, 2010.
- **Initial**: For your enrollment to be effective the first month in which you are entitled to Medicare Parts A and B, you must enroll during the previous three months
- **Special**: This is a period of time when beneficiaries can change plans outside of the other designated enrollment periods. Special Enrollment periods usually occur as a result of a qualifying event or special circumstance. This includes many different situations:
    - Example: If you enroll in a plan and later move out of its service area, you will have to disenroll and either return to Original Medicare or enroll in another Medicare Advantage plan that serves your new location.

How Do I Disenroll from a Plan?

To disenroll, **state in writing** that you want to withdraw from the plan and return to Original Medicare coverage. Give or send the written statement either to the plan's administrative office or to your local Social Security Administration Office (or the Railroad Retirement Board Office if appropriate). You may want to send your disenrollment letter to your plan by **certified mail** so that you have proof the plan received it. In any case, you should notify Social Security (1-800-772-1213) to make sure that you are re-entered in Original Medicare. Another method of disenrolling is to call 1-800-MEDICARE (1-800-633-4227) and ask for the Disenrollment Dept. Your coverage under Original Medicare will begin the **first day of the month following receipt of your notification.**

If you want to change from one Medicare Advantage plan to another, you may do so by enrolling in

the other plan. You will automatically be disenrolled from the first plan.

Possible Advantages

No Claims and Nearly "Paperwork Free"

A beneficiary need not submit any claims to the managed care plan, unless he or she received emergency or urgent care outside the service area. Also, you don't have to worry about whether your physician accepts "assignment."

The Emphasis is on Preventive Care

Medicare Advantage plans encourage preventive care, including annual physical exams, as well as health care screening services not covered under Original Medicare program.

There are economic incentives for managed care plans to encourage members to have regular checkups, take screening tests (like mammograms) and make lifestyle changes that promote good health.

Comprehensive Services & Coordination of Care

Medicare Advantage plans generally cover, or partially cover, a larger variety of services than Original Medicare and Medigap service coverage such as vision care, prescription drugs, and hearing exams.
Your primary care physician will monitor your medical condition, the interaction of all of your treatments and medications, and coordinate the delivery of all needed services.

This is especially important in older age, when there is a greater likelihood of having more than one chronic condition

.

No Need for Medigap Insurance

Medicare Advantage plans provide beneficiaries with many of the benefits offered by a Medigap policy.

No "Health Screening" Based on Pre-existing Conditions

All Medicare beneficiaries, **except those with permanent kidney failure** (End Stage Renal Disease) can join any Medicare managed care plan in their area. Enrollment cannot be denied based on a pre-existing condition.

Possible **Disadvantages or "Trade Offs"**

Limitations on Procedures for Receiving Specialized Care

In some CT Medicare Advantage Plans, a beneficiary must have the prior approval of his or her primary care physician to see a specialist.

Because of financial incentives, some primary care physicians may resist making referrals.

Must Use Only Plan Providers

Except for emergencies, unforeseen out-of-area urgently needed care or if you have a PFFS plan, a beneficiary is generally not free to go to any physician or hospital he or she may choose. You must use the Plan's providers and facilities.

Out-of-Area Care Limitations

If a beneficiary lives outside a Plan service area for more than twelve months at a time, the Plan may not enroll a beneficiary or may subsequently automatically disenroll a beneficiary.

Members who travel outside their Plan's service area are only covered for emergency or unforeseen out-of-area urgently needed care. For most plans, members will have to submit a claim for these out of area services.

Providers Can Terminate Their Contracts with Plans During the Course of Your Benefit Year

Although you should receive notice when one of your providers will no longer be affiliated with your plan, you will either have to change plans to continue using that provider or find a new provider within your existing plan.

Plans May Alter Their Benefit Packages, Premiums, Payments and Service Areas Annually

Plans must always provide all the Medicare-covered services you are entitled to through Parts A and B of Original Medicare. Because plans contract with the Health Care Financing Administration to provide beneficiary services on an annual basis, they may alter their premiums, co-payments, and additional covered services each calendar year. At that time, a plan may also decide to withdraw from providing services to beneficiaries in a certain county.

Disenrollment

- The disenrollment deadline is the last day of the month, to be effective the 1st of the next month.
- A beneficiary must continue to use the plan until the disenrollment takes effect.
- Even after the disenrollment becomes effective, Medicare's computers may not be updated and some Original Medicare claims will be erroneously rejected.

Regulatory Authority

The Centers for Medicare and Medicaid Services (CMS) contracts with and directly monitors approved plans. Unlike Medigap policies, there are no guidelines requiring "standardized" plans.

MAKING AN INFORMED DECISION: What You Need To Know If Currently Enrolled in a Medicare Advantage Plan (and steps to follow before enrolling)

✓ **Read the membership materials carefully.**

- What does it pay for? When is the enrollment period? How easy is it to switch plans in case you don't like the plan you have chosen?

✓ **Determine the nature and extent of plan coverage.**

- What plan services are provided at additional cost and how much? All preventive services should be identified, as well as any limitations associated with visits or services. You should fully understand where to go for emergency, urgently needed, and routine care.

- Mental Health coverage is important, so find out how many sessions per year are covered and who makes the decision about whether or not you need mental health treatment.

- If you travel a lot, find out what sort of coverage the plan provides when you are away from home. Will they cover you while you are out of the country?

- Does the plan cover alternative therapies that may be of interest to you, such as chiropractic, acupuncture, or homeopathy?

- What medical services, such as transplants, are not covered?

- Does the plan offer Medicare Rx drug coverage?

✓ **Compare benefits, costs and features of a plan for a price you can afford.**

- Be sure to check that the benefits most important to you are included.

✓ **Check into the plan physicians and other providers (such as hospitals and pharmacies) and determine their availability to you.**

- If you have a doctor that you like, is she or he already affiliated with a plan you can join? Are your doctors currently satisfied with their affiliation with the plan? Do they intend to continue their affiliation?

- How easy is it to switch doctors within a given plan in case you don't like your first choice?

- How easy is it to get advice and care? Is there someone to call in the evening or on weekends if you need advice? How long do you have to wait for an appointment?

- Where are the plan's physician services located? Which hospitals, laboratories and pharmacies does it use? Are they conveniently located?

- How many primary care physicians are in the network? How many are accepting new patients?

- How many providers dropped out of the

network last year? How many providers did the plan drop? Why?

Check into the quality of care.
- Check with friends/family about what their experiences have been.

- Contact the National Committee on Quality Assurance (NCQA), which has a program to accredit managed care plans. Although accreditation is relatively new and therefore as yet untested for reliability, it is the only source of comparative data on quality of care. For information on plan accreditation status or for a Guide to choosing a health plan, please contact NCQA at 1-888-275-7585 or visit their website at www.ncqa.org. For an online Health Plan Report Card log onto: www.healthchoices.org.
-

✓ **Learn how to use the plan complaint system and how the grievances and appeals are handled.**

Read, ask questions, consider, evaluate. Following these steps is a good start to making sure that you choose the best medical program for your needs. You may be prepared to join a certain Medicare Advantage plan, or you may determine that the Original Medicare program better suits your needs. An informed and intelligent decision whether to stay in the Original Medicare program or choose a Medicare Advantage plan is the key to your long term well-being.

PART II

2009 MEDICARE ADVANTAGE PLAN COMPARISON CHART

Medicare Advantage Plans For Beneficiaries Living in Connecticut

---

Each year, Medicare Advantage plans have to choose whether to continue doing business with the Medicare program, and whether to raise or lower premiums and benefits. Some Medicare Advantage plans make business decisions to leave Medicare in certain areas. Your plan must let you know if it intends to leave Medicare at the end of the year.

Important Information about Using the Plan Comparison Charts in This Book Please Read Carefully.

A Medicare Advantage plan comparison chart for plans available in CT as of January 1, 2009 can be found on the following pages of this booklet. There is also a detailed chart that includes the revised co-payments and fees effective January 1, 2009 for select plan services. Before selecting and enrolling into a Medicare Advantage plan it is important to review the plan's complete summary of benefits. For more information on a specific plan, and/or to request a copy of the plan's full summary of benefits, please contact the plan directly. A listing of the plans and their contact information is included in the back of this booklet.

NOTE: The plan comparison chart in this booklet lists the Medicare Advantage Options for the State of Connecticut only. Please contact the CHOICES unit if you have any questions at 1-800-994-9422

Medicare Advantage Plans in Connecticut 2009

Company	Plan Types	Fairfield	Hartford	Litchfield	Middlesex	New Ha-ven	New London	Tolland	Windham
AARP (Secure Horizons)	HMO/PPO					X			
Advantra	PFFS		X	X	X		X	X	X
Aetna	HMO/PPO	X	X	X		X		X	
Anthem Blue Cross & Blue Shield	HMO	X	X			X			
ConnectiCare	HMO/SNP	X	X	X	X	X	X	X	X
Evercare	SNP	X	X	X		X		X	X
Fresenius*	SNP	X	X	X	X	X		X	X
Health Net	HMO/SNP	X	X	X	X	X	X	X	X
Today's Options (Universal American)	PFFS	X	X	X	X	X	X	X	X
WellCare	HMO/POS	X	X			X		X	

***Fresenius is a Medicare demonstration project open to Medicare beneficiaries with End Stage Renal Disease. It is the only Medicare Advantage option in Connecticut for individuals with ESRD.**

Note: Special Needs Plans (SNPs) are not for everyone, carefully review eligibility criteria before selecting one of these plans.

Medicare Advantage Plans (HMO, PPO and PFFS) Comparison Chart

- All Monthly Premiums are in Addition to the $96.40 Monthly Medicare Part B Premium

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
AARP ***County available: New Haven***	AARP Medicare-Complete from Secure-Horizons	HMO	**$0**	**$0**	Many generics	**$5**	**$50** co-pay for Medicare-covered visits. You do not pay if you are admitted within 24 hours	**$175** days 1 - 7/**$0** days 8 - 90	Days 1 - 5: **$0** per day. Days 6 - 100: **$100** per day
AARP ***County available: New Haven***	AARP Medicare-Complete Choice from Secure-Horizons	PPO	**$0**	**$0**	No gap coverage	**$10**	**$50** co pay for Medicare-covered visits. You do not pay if you are admitted within 24 hours	**$225** days 1 - 16/**$0** days 17 - 90	Days 1 – 26: **$110** per day. Days 27 – 100: **$0**
Advantra ***Counties available: Hartford, Litchfield, Middlesex, New London, Tolland and Windham***	Advantra Freedom-Freedom 2	PFFS	**$0**	**$23**	No drug coverage	**$15** to **$50** co-pay for each primary care doctor visit for Medicare-covered benefits. **$30** co-pay for each specialist visit for Medicare-covered benefits. General: You may go to any	**$50** co-pay for Medicare-covered emergency room visits. Worldwide coverage. If you are admitted to the hospital within 24	Days 1 - 5: $180 co-pay per day. Days 6 - 90: **$0** co-pay per day. **$0** co-pay for additional hospital days. No limit to the number of days covered by the plan each benefit period. General: You may go	Days 1 - 3: $0 co-pay per day. Days 4 - 37: $80 co-pay per day. Days 38 - 100: $0 co-pay per day. Plan covers up to 100 days each benefit period. No

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
(cont.)						doctor, specialist, or hospital that accepts the plan's payment	hours for the same condition, you pay $0 for the emergency room visit	to any doctor, specialist, or hospital that accepts the plan's Terms & Conditions of payment except in emergencies	prior hospital stay is required
Avantra ***Counties available: Hartford, Litchfield, Middlesex, New London, Tolland and Windham***	Advantra Freedom – Freedom 3	PFFS	**$0**	**$0**	No drug coverage	**$20** to **$50** co-pay for each primary care doctor visit for Medicare-covered benefits. **$30** co-pay for each specialist visit for Medicare covered benefits. **General**: You may go to any doctor, specialist, or hospital that accepts the plan's payment.	**$50** co-pay for Medicare covered emergency room visits. Worldwide coverage. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit.	Days 1 – 11: **$265** co-pay per day. Days 12 – 90: **$0** co-pay per day. **$0** co-pay for additional hospital days. No limit to the number of days covered by the plan each benefit period. **General**: You may go to any doctor, specialist, or hospital that accepts the plan's Terms & Conditions of payment except in emergencies.	Days 1 – 25: **$1-00** co-pay per day. Days 26 – 100: **$0** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required.

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Avantra ***Counties available: Hartford, Litchfield, Middlesex, New London, Tolland and Windham***	Advantra Freedom – Freedom 5	PFFS	**$0**	**$36**	No gap coverage	**$15** to **$50** co-pay for each primary care doctor visit for Medicare-covered benefits. $30 co-pay for each specialist visit for Medicare covered benefits **General**: You may go to any doctor, specialist, or hospital that accepts the plan's payment.	**$50** co-pay for Medicare covered emergency room visits. Worldwide coverage. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit.	Days 1 – 6: **$180** co-pay per day. Days 7 – 90: **$0** co-pay per day. **$0** co-pay for additional hospital days. No limit to the number of days covered by the plan each benefit period. **General**: You may go to any doctor, specialist, or hospital that accepts the plan's Terms & Conditions of payment except in emergencies.	Days 1 – 3: **$0** co-pay per day. Days 4 – 40: **$80** co-pay per day. Days 41 – 100: **$0** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required.
Avantra ***Counties available: Hartford, Litchfield, Middlesex, New London, Tolland and Windham***	Advantra Saving – Plan 2	MSA Medical Savings Acct.	**$0**	**$0**	No drug coverage	Restrictions apply to enrollment in an MSA plan. Please contact this plan to enroll. Once you reach the plan deductible, the Medicare MSA plans cover Original Medicare benefits.	Restrictions apply to enrollment in an MSA plan. Please contact this plan to enroll. Once you reach the plan, deductible, the Medicare MSA	Restrictions apply to enrollment in an MSA plan. Please contact this plan to enroll. Once you reach the plan deductible, the Medicare MSA plans cover Original Medicare benefits. Co-pay for Medicare MSA is **$0** once deductible is met.	Restrictions apply to enrollment in an MSA plan. Please contact this plan to enroll. Once you reach the plan deductible, the Medicare MSA plans cover Original

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
(cont.)						Co-pay for Medicare MSA is **$0** once deductible is met**.**	plans cover Original Medicare benefits. Co-pay for Medicare MSA is **$0** once deductible is met**.**		Medicare benefits. Co-pay for Medicare MSA is **$0** once deductible is met.
Aetna Medicare ***Counties available: Fairfield, Hartford, Litchfield, New Haven, and Tolland***	Aetna Golden Choice Premier	PPO	**$0**	**$144**	No gap coverage	**$0** to **$15** co-pay in Network for PCP, **$15** for a specialist. **30%** coinsurance out of Network	**$50** for each Medicare-covered visit. You do not pay if you are admitted immediately	**$0** co-pay in Network**.** **30%** coinsurance out of Network.	You pay: **$0** per day, days 1 -10; **$75** per day, days 11 – 100 in Network. **30%** per stay out of Network
Aetna Medicare ***Counties available: Fairfield, Hartford, Litchfield, New Haven, and Tolland***	Aetna Golden Choice Standard	PPO	**$215**	**$83**	No gap coverage	**$15** to **$25** co-pay in Network for PCP, **$25** for a specialist. **30%** coinsurance out of Network	**$50** for each Medicare-covered visit. You do not pay if you are admitted immediately	$**150.00** co-pay per day for 1 – 7 days, **$0** co-pay per day for 8 – 90 days in Network. **30%** coinsurance out of Network	You pay: **$0** per day, days 1 -10; **$75** per day, days 11 – 100 in Network. **30%** per stay out of Network

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Aetna Medicare ***Counties available: Fairfield, Hartford, Litchfield, New Haven, and Tolland***	Aetna Golden Medicare Basic Plan (Open Access)	HMO	**$0**	**$0**	No drug coverage	**$20** for each visit to a PCP and **$35** each visit to a specialist for Medicare-covered services	**$50** for each Medicare-covered visit. You do not pay if you are admitted immediately	For a Medicare-covered stay at a Network hospital you pay: **$200** per day, days 1 - 7; **$0** per day, days 8 - 90; **$0** for additional days	You pay: **$0** per day, days 1 - 10; **$75** per day, days 11 – 100. No prior hospital stay required. You are covered for 100 days each benefit period
Aetna Medicare ***Counties available: Fairfield, Hartford, Litchfield, New Haven, and Tolland***	Aetna Golden Medicare Premier Plan (Open Access)	HMO	**$0**	**$114**	Many generics	**$0** for each visit to a PCP and **$15** each visit to a specialist for Medicare-covered services	**$50** for each Medicare-covered visit. You do not pay if you are admitted immediately	For a Medicare-covered stay at a Network hospital you pay **$0** per day with no limit to the number of days covered by the plan each benefit period	You pay: **$0** per day, days 1 - 10; **$75.00** per day, days 11 – 100. No prior hospital stay required. You are covered for 100 days each benefit period
Aetna Medicare ***Counties available: Fairfield, Hartford, Litchfield, New Haven, and Tolland***	Aetna Golden Medicare Standard Plan	HMO	**$0**	**$59**	No gap coverage	**$15** for each visit to a PCP and **$30** each visit to a specialist for Medicare-covered services	**$50** for each Medicare-covered visit. You do not pay if you are admitted immediately	For a Medicare-covered stay at a Network hospital you pay **$0** per day with no limit to the number of days covered by the plan each benefit period	You pay: **$0** per day, days 1 - 10; **$75.00** per day, days 11 – 100. No prior hospital stay required. You are covered for 100 days each benefit period

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Aetna Medicare ***Counties available: Fairfield, Hartford, Litchfield, New Haven, and Tolland***	Aetna Golden Medicare Value Plan	HMO	**$0**	**$0**	No gap coverage	**$20** for each visit to a PCP and **$35** each visit to a specialist for Medicare-covered services	**$50** for each Medicare-covered visit. You do not pay if you are admitted immediately	For a Medicare-covered stay at a Network hospital you pay: **$200** per day, days 1 - 7; **$0** per day, days 8 - 90; **$0** for additional days with no limit to the number of days covered by the plan each benefit period	You pay: **$0** per day, days 1 - 10; **$75.00** per day, day 11 – 100. No prior hospital stay required. You are covered for 100 days each benefit period
Anthem Blue Cross & Blue Shield ***Counties available: Fairfield, Hartford, and New Haven***	MediBlue HMO Essential	HMO	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Anthem Blue Cross & Blue Shield ***Counties available: Fairfield, Hartford, and New Haven***	MediBlue HMO Plus	HMO	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time
Anthem Blue Cross & Blue Shield ***Counties available: Fairfield, Hartford, and New Haven***	MediBlue HMO Select	HMO	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time
Anthem Blue Cross & Blue Shield ***Counties available: Fairfield, Hartford, and New Haven***	MediBlue HMO Value	HMO	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time	Information not available. Not accepting enrollments at this time

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
ConnectiCare, Inc. ***Counties available: All counties in Connecticut***	VIP Option 1	HMO with POS option	**$0**	**$119**	Preferred generics only, **$5** co-pay	**$0**	**$50**	**$0** co-pay in Network	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$50** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required
ConnectiCare Inc. ***Counties available: All counties in Connecticut***	VIP Option 2	HMO with POS option	**$0**	**$69**	No drug coverage	**$0** co-pay for each primary care doctor visit for Medicare-covered benefits. **$15** co-pay for each in-area, Network urgent care Medicare-covered visit. **$15** co-pay for each specialist visit for Medicare-covered benefits	**$50** co-pay for Medicare-covered emergency room visits. Out-of-Network **$100,000** limit for emergency services outside the U.S. every year In and Out-of-Network: If you are admitted to the hospital within 24 hours for the same condition, you	**$0** co-pay. No limit to the number of days covered by the plan each benefit period. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$50** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
(cont.)							pay **$0** for the emergency room visit		
ConnectiCare, Inc. ***Counties available: All counties in Connecticut***	VIP Prime 1	HMO	**$0**	**$0**	Preferred generics only, **$5** co-pay	**$15**	**$50**	**$200** each day days 1 – 7; **$0** each day days 8 - 90	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$75** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required
ConnectiCare, Inc. ***Counties available: All counties in Connecticut***	VIP Prime 2	HMO	**$0**	**$45**	Preferred generics only, **$5** co-pay	**$15**	**$50**	**$75** each day days 1 – 7; **$0** each day days 8 - 90	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$90** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required
ConnectiCare, Inc. ***Counties available: All counties in Connecticut***	VIP Prime 3	HMO	**$0**	**$99**	Preferred generics only, **$5** co-pay	**$0**	**$50**	**$0**	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$80** co-pay per day. Plan covers up to 100 days each benefit period. No

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
(cont.)									prior hospital stay is required
ConnectiCare, Inc. ***Counties available: All counties in Connecticut***	VIP Prime 4	HMO	**$0**	**$0**	No drug coverage	**$10** co-pay for each primary care doctor visit for Medicare-covered benefits. **$20** co-pay for each in-area, network urgent care Medicare-covered visit. **$20** co-pay for each specialist visit for Medicare-covered benefits	**$50** co-pay for Medicare-covered emergency room visits. Out-of-Network **$100,000** limit for emergency services outside the U.S. every year. In and Out-of-Network: If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit	Days 1 - 5: **$100** co-pay per day. Days 6 - 90: **$0** co-pay per day. **$1,000** out of pocket limit every year. No limit to the number of days covered by the plan each benefit period. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$75** co-pay per day. Plan covers up to 100 days each benefit period No prior hospital stay is required

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Health Net of Connecticut ***Counties available: All counties in Connecticut***	Health Net Green	HMO	**$0**	**$0**	No drug coverage	**$15** co-pay for each primary care doctor visit for Medicare-covered benefits. **$15** to **$25** co-pay for each in-area, Network urgent care Medicare-covered visit. **$25** co-pay for each specialist visit for Medicare-covered benefits	In-Network **$50** co-pay for Medicare-covered emergency room visits. Out-of-Network **$50,000** limit for emergency services outside the U.S. every year. In and Out-of-Network: If you are admitted to the hospital within 24-hours for the same condition, you pay **$0** for the emergency room visit	For Medicare-covered hospital stays: Days 1 - 90: **$100** co-pay per day. **$0** co-pay for additional hospital days. **$2,000** out of pocket limit every year. No limit to the number of days covered by the plan each benefit period. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital	For SNF stays: Days 1 - 15: **$0** co-pay per day. Days 16 - 100: **$75** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Health Net of Connecticut ***Counties available: All counties in Connecticut***	Health Net Navy	HMO with POS option	**$0**	**$179**	Preferred generics only, **$8** co-pay	**$20**	**$50** for each Medicare-covered visit. You do not pay if you are admitted within 24 hours for the same condition	For a Medicare-covered stay at a Network hospital you pay: **$150** per day, days 1 - 5; **$0** per day, days 6 - 90; **$0** for additional days	You pay: **$0** per day, days 1 - 15; **$75.00** per day, days 16 – 100. No prior hospital stay required. You are covered for 100 days each benefit period
Health Net of Connecticut ***Counties available: All counties in Connecticut***	Health Net Ruby Option 1	HMO	**$0**	**$109**	Preferred generics only, **$8** co-pay	**$10**	**$50** for each Medicare-covered visit. You do not pay if you are admitted within 24 hours for the same condition	For a Medicare-covered stay at a Network hospital you pay: **$100** per day, days 1 - 3; **$0** per day, days 4 - 90; **$0** for additional days	You pay: **$0** per day, days 1 - 15; **$50.00** per day, days 16 – 100. No prior hospital stay required. You are covered for 100 days each benefit period
Health Net of Connecticut ***Counties available: All counties in Connecticut***	Health Net Ruby Option 2	HMO	**$0**	**$0**	Preferred generics only, **$8** co-pay	**$20**	**$50** for each Medicare-covered visit. You do not pay if you are admitted within 24 hours for the same condition	For a Medicare-covered stay at a Network hospital you pay: **$200** per day, days 1 - 90; **$0** for additional days	You pay: **$0** per day, days 1 - 10; **$75.00** per day, days 11 – 100. No prior hospital stay required. You are covered for 100 days each benefit period

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Health Net of Connecticut ***Counties available: All counties in Connecticut***	Health Net Ruby Option 3	HMO	**$0**	**$59**	Preferred generics only, **$8** co-pay	**$15**	**$50** for each Medicare-covered visit. You do not pay if you are admitted within 24 hours for the same condition	For a Medicare-covered stay at a Network hospital you pay: **$125** per day, days 1 - 10; **$0** per day, days 11 - 90; **$0** for additional days	You pay: **$0** per day, days 1 - 15; **$75.00** per day, days 16 – 100. No prior hospital stay required. You are covered for 100 days each benefit period
Universal American ***Counties available: All counties in Connecticut***	Today's Options Premier	PFFS	**$0**	**$99**	No drug coverage	**$10** to **$35** co-pay for each primary care doctor visit for Medicare-covered benefits. **$25** co-pay for each specialist visit for Medicare-covered benefits. **General:** You may go to any doctor, specialist, or hospital that accepts the plan's payment	**$50** co-pay for Medicare-covered emergency room visits. **$25,000** limit for emergency services outside the U.S. every year. If you are immediately admitted to the hospital, you pay **$0** for the emergency room visit. If you are admitted to the hospital within 24	**$350** co-pay for each Medicare-covered hospital stay. **$0** co-pay for additional hospital days. **$875** out of pocket limit every year. No limit to the number of days covered by the plan each benefit period. **General:** You may go to any doctor, specialist, or hospital that accepts the plan's Terms & Conditions of payment except in emergencies	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$100** co-pay per day. Plan covers up to 100 days each benefit period No prior hospital stay is required

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
(cont.)							hours for the same condition, you pay **$0** for the emergency room visit		
Universal American ***Counties available: All counties in Connecticut***	Today's Options Premier powered by CCRx	PFFS	**$0**	**$139.10**	Preferred generics only, **$5** co-pay	**$10** to **$35** co-pay for each primary care doctor visit for Medicare-covered benefits. **$25** co-pay for each specialist visit for Medicare-covered benefits	**$50** co-pay for Medicare-covered emergency room visits. **$25,000** limit for emergency services outside the U.S. every year. If you are immediately admitted to the hospital, you pay **$0** for the emergency room visit. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit	**$350** co-pay for each Medicare-covered hospital stay. **$0** co-pay for additional hospital days. **$875** out of pocket limit every year. No limit to the number of days covered by the plan each benefit period	Days 1 - 20: **$0** co-pay per day. Days 21 - 100: **$100** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required
Universal	Today's	PFFS	**$0**	**$55**	No drug	**$20** to **$35** co-pay	**$50** co-pay for	Days 1 - 5: **$195** co-	Days 1 - 20: **$0**

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
American ***Counties available: All counties in Connecticut***	Options Value				coverage	for each primary care doctor visit for Medicare-covered benefits. **$35** co-pay for each specialist visit for Medicare-covered benefits. **General:** You may go to any doctor, specialist, or hospital that accepts the plan's payment	Medicare-covered emergency room visits. **$25,000** limit for emergency services outside the U.S. every year. If you are immediately admitted to the hospital, you pay **$0** for the emergency room visit. If you are admitted to the hospital within 24-hour(s) for the same condition, you pay **$0** for the emergency room visit	pay per day. Days 6 - 90: **$0** co-pay per day. **$0** co-pay for additional hospital days No limit to the number of days covered by the plan each benefit period	co-pay per day. Days 21 - 100: **$100** co-pay per day. Plan covers up to 100 days each benefit period No prior hospital stay is required
Universal	Today's	PFFS	**$0**	**$74.90**	No gap	**$20** to **$35** co-pay	**$50** co-pay for	Days 1 - 5: **$195** co-	Days 1 - 20: **$0**

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
American ***Counties available: All counties in Connecticut***	Options Value Powered by CCRx				coverage	for each primary care doctor visit for Medicare-covered benefits. **$35** co-pay for each specialist visit for Medicare-covered benefits. **General:** You may go to any doctor, specialist, or hospital that accepts the plan's payment	Medicare-covered emergency room visits. **$25,000** limit for emergency services outside the U.S. every year. If you are immediately admitted to the hospital, you pay **$0** for the emergency room visit. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit	pay per day. Days 6 - 90: **$0** co-pay per day. **$0** co-pay for additional hospital days. No limit to the number of days covered by the plan each benefit period	co-pay per day. Days 21 - 100: **$100** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required
WellCare	WellCare	HMO	Not	Not	Not	Not accepting	Not accepting	Not accepting	Not accepting

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Rx Coverage in Gap?	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Counties available: Fairfield, Hartford, New Haven and Tolland	Advance		accepting enrollments at this time	accepting enrollments at this time	accepting enroll-ments at this time	enrollments at this time	enrollments at this time	enrollments at this time	enrollments at this time
WellCare ***Counties available: Fairfield, Hartford, New Haven and Tolland***	WellCare Choice	HMO with POS option	Not accepting enrollments at this time	Not accepting enrollments at this time	Not accepting enroll-ments at this time	Not accepting enrollments at this time	Not accepting enrollments at this time	Not accepting enrollments at this time	Not accepting enrollments at this time
WellCare ***Counties available: Fairfield, Hartford, New Haven and Tolland***	WellCare Premium	HMO with POS option	Not accepting enrollments at this time	Not accepting enrollments at this time	Not accepting enroll-ments at this time	Not accepting enrollments at this time	Not accepting enrollments at this time	Not accepting enrollments at this time	Not accepting enrollments at this time

Special Needs Plan (SNP) Comparison Chart

Note: Special Needs Plans are not for everyone, they are for people with certain chronic or disabling conditions. Become familiar with the beneficiary population for which the plan was designed to serve and carefully examine the plan's network of providers before enrolling.

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Offers Part D Drug Coverage	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Connecti-Care, Inc. ***Counties available: All counties in Connecticut***	VIP Custom 1	SNP	**$0**	**$99**	Yes, generics **$5** Prefer-red generics are covered in the gap	**$0** for each visit to a primary care physician and **$15** for each visit to a specialist for Medicare-covered services	You pay: **$50** for each Medicare-covered ER visit. You do not pay if you are admitted within 24 hours for the same condition	For a Medicare-covered stay at a Network hospital you pay: **$0**	For a Medicare-covered stay you pay: **$0** per day, days 1-20; **$80** per day for days 21-100. No prior hospital stay required. You are covered for 100 days each benefit period
Evercare Health Plans ***Counties available: Fairfield, Hartford, Litchfield, New Haven, Tolland and Windham***	Evercare Plan IP	SNP	**$0**	**$23.10**	Yes, generics **$5**	**$0** co-pay for each primary care doctor visit for Medicare-covered benefits. **20 %** of the cost for each specialist visit for Medicare-covered benefits	**$50** co-pay for Medicare-covered emergency room visits. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit	Days 1 - 60: **$1,068** deductible. Days 61 - 90: **$267** per day. Days 91 - 150: **$534** per lifetime reserve day. You will not be charged additional cost sharing for professional services. No limit to the number of days covered by the plan each benefit period	**$0** co-pay for SNF services. Plan covers up to 100 days each benefit period No prior hospital stay is required
Evercare	Evercare	SNP	**$0**	**$0**	Yes,	**$5** co-pay for each	**$50** co-pay for	Days 1 - 17: **$200**	After at least a 3-day

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Offers Part D Drug Coverage	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
Health Plans ***Counties available: Fairfield, Hartford, Litchfield, New Haven, Tolland and Windham***	Plan MP				generics **$5**	primary care doctor visit for Medicare-covered benefits. $**25** co-pay for each specialist visit for Medicare-covered benefits	Medicare-covered emergency room visits. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit	co-pay per day. Days 18 - 90: **$0** co-pay per day. **$0** co-pay for additional hospital days. No limit to the number of days covered by the plan each benefit period	covered hospital stay the coverage's are: Days 1 - 20: **$0** per day. Days 21 - 100: **$133.50** per day. You will not be charged additional cost sharing for professional services. Plan covers up to 100 days each benefit period No prior hospital stay is required
Fresenius ***Counties available: Fairfield, Hartford, Litchfield, Middlesex, New Haven, Tolland and Windham*** (cont.)	Fresenius Medical Care Health Plan	SNP	**$135**	**$0**	No	**20 %** of the cost for each primary care doctor visit for Medicare-covered benefits. **20 %** of the cost for each specialist visit for Medicare-covered benefits	**20 %** of the cost for Medicare-covered emergency room visits. If you are immediately admitted to the hospital, you pay **$0** for the emergency room visit. If you are admitted to the hospital	Days 1 - 60: **$1,068** deductible. Days 61 - 90: **$267** per day. Days 91 - 150: **$534** per lifetime reserve day. You will not be charged additional cost sharing for professional services. Plan covers 90 days each benefit period	Days 1 - 20: **$0** per day. Days 21 - 100: **$133.50** per day. You will not be charged additional cost sharing for professional services. Plan covers up to 100 days each benefit period. A 3 day prior hospital stay is required

Company	Plan	Plan Type	Annual Deductible	Monthly Premium (includes C+D)	Offers Part D Drug Coverage	Primary Care Co-pay	Emergency Care	In-Patient Hospital Stay	Skilled Nursing
							within 3 days for the same condition, you pay **$0** for the emergency room visit		
Health Net ***Counties available: All counties in Connecticut***	Health Net Sage	SNP	**$0**	**$119**	Yes, **$0** co-pay for generics and generics in the gap	**$10** co-pay for each primary care doctor visit for Medicare-covered benefits. **$20** co-pay for each specialist visit for Medicare-covered benefits	**$50** co-pay for Medicare-covered emergency room visits. If you are admitted to the hospital within 24 hours for the same condition, you pay **$0** for the emergency room visit	For a Medicare-covered stay at a network hospital you pay: Days 1 - 3: **$100** co-pay per day. Days 4 - 90: **$0** co-pay per day. **$0** co-pay for additional hospital days. No limit to the number of days covered by the plan each benefit period. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital	For a Medicare-covered stay you pay: Days 1 - 15: **$0** co-pay per day. Days 16 - 100: **$50** co-pay per day. Plan covers up to 100 days each benefit period. No prior hospital stay is required

If you are on Medicare and Medicaid or Medicare and/or have Medicare and an MSP, the State most likely pays your Medicare Part B monthly premium

PART III
Appendix

MEDICARE ADVANTAGE RESOURCES

- **Medicare Advantage Terminology**
- **Area Resources**
- **The Area Agencies on Aging, CHOICES & The Center for Medicare Advocacy, Inc.**

MANAGED CARE RESOURCES
Medicare Managed Care Terminology

Board Certified: Doctor or other health professional that has completed the educational requirements and passed a certification examination in a particular specialty.

Copayment: The amount a member pays at the time a medical service is provided, typically $5 to $35, or a percentage of the cost, such as 20%.

Disenroll: End your health care coverage with a health plan.

Emergency Services: Services which are needed to evaluate or stabilize an emergency medical condition. Such a condition manifests itself by acute symptoms of sufficient severity, including severe pain, such that a "prudent" - careful, cautious - person, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in (1) serious jeopardy to a person's health; (2) serious impairment to bodily functions; or (3) serious dysfunction of any bodily organ or part.

End-Stage Renal Disease (ESRD): Kidney failure that is severe enough to require lifetime dialysis or a kidney transplant. ESRD patients are eligible for Medicare, although they cannot enroll in a Medicare Advantage plan unless they have been affected by a plan non-renewal or live in a county offering the Fresenius demonstration project.

Evidence of Coverage: Legal document which is the agreement between the plan and the members which details the coverage available to members under the plan.

Gatekeeper: Primary care physician who coordinated a beneficiary's care and refers to other specialists for care as medically necessary.

Centers for Medicare and Medicaid Services (CMS): CMS is a part of the U. S. Department of Health and Human Services, and is the federal agency that administers the Medicare program. CMS works to assure that the beneficiaries enrolled in this program have access to high quality care.

Medicaid: A federal program, jointly funded by State and Federal governments and run by individual States, to provide medical benefits to certain low income people. Persons who qualify for Medicaid may be covered for custodial long-term care.

Medically Necessary: Services or supplies which meet the following:

- They are appropriate and necessary for the symptoms, diagnosis, or treatment of the medical condition;
- They are provided for the diagnosis or direct care and treatment of medical conditions;
- They meet the standards of good medical practice within the medical community in the service area;
- They are not primarily for the convenience of the patient or provider;
- They are the most appropriate level or supply of service which can safely be provided.

Medicare: The nationwide, federal health insurance program for people aged 65 and older, and certain other qualified persons with disabilities. There is no income or asset test for eligibility. Medicare Part A covers hospital insurance; Medicare Part B covers physicians' services. Medicare *does not* cover custodial long-term care. Also referred to as Original Medicare.

Medicare Advantage: A health care option that beneficiaries can choose to receive their Medicare benefits. Managed care plans have contracts with the Centers for Medicare and Medicaid Services (CMS) to provide a member's Medicare benefits. When a beneficiary enrolls in a Medicare Advantage plan, the member selects a doctor from the plan's list of primary care physicians. The primary care physician is then responsible for coordinating all of the member's health care needs.

Medicare Supplement Insurance (or Medigap): Private health insurance that pays certain costs not covered by Original Medicare, such as Medicare coinsurance and deductibles.

Network: The panel of doctors, hospitals, and other health care providers offered by a managed care plan.

Premium: The monthly or annual fee charged for being a member of a health care plan.

Preventive Care: Care to keep you healthy or prevent illness, such as routine checkups and some tests like colorectal cancer screening, yearly mammograms, and flu shots.

Primary Care Physician: Doctor such as an internist, family practitioner, or general practitioner, selected by the member, who treats and is responsible for coordinating the treatment of that member.

Provider: A health care provider or facility that is part of the managed care plan's network, having formal arrangements to provide services to the plan's members.

Service Area: The geographical area defined by a managed care plan where a member must reside in order to receive adequate health care services from the plan.

Urgently Needed Services: Services provided when a patient is temporarily absent from a plan's service area, or when the patient's plan provider network is temporarily unavailable or inaccessible when such services are medically necessary and immediately required (1) as a result of an unforeseen illness, injury, or condition; and (2) it was not reasonable, given the circumstances, to obtain the services through the health plan network.

Medicare Advantage Resources

Agencies on Aging - CHOICES Hotline

Eastern CT AAA/Senior Resources	860-887-3561 or 1-800-994-9422
North Central CT AAA	860-724-6443 or 1-800-994-9422
South Central CT AAA	203-785-8533 or 1-800-994-9422
Southwestern CT AAA	203-333-9288 or 1-800-994-9422
Western CT AAA	203-757-5449 or 1-800-994-9422

Center for Medicare Advocacy, Inc.
860-456-7790 / 1-800-262-4414

Centers for Medicare and Medicaid Services (CMS)
Beneficiary Services Branch 1-617-565-1232
CMS Hotline 1-800-638-6833 (To request CMS Publications)

Qualidigm (Formerly CPRO)
Immediate hospital review determination:
1-800-553-7590 (in-state only)
860-632-2008 (Will take out of state collect calls)

Connecticut Insurance Department, Consumer Affairs 1-860-297-3800

2009 Medicare Advantage Plan Contact Information

Advantra	*Aetna*	*Anthem Blue Cross & Blue Shield*
Current Members: 1-866-386-2330 Prospective members: 1-800-711-1607 www.advantrafreedom.com	Current Members:1-800-282-5366 Prospective members: 1-800-455-1560 www.aetnamedicare.com	Not accepting new members at this time www.anthem.com
ConnectiCare	*Evercare*	*Fresenius Medical Health Care Plan*
Current Members: 1-800-224-2273 Prospective members: 1-877-224-8220 www.connecticare.com/medicare	Current members 1-877-702-5110 Prospective Members: 1-888-834-3721 www.evercarehealthplans.com	Current members: 1-866-307-3625 Prospective Members: 1-866-660-4728 www.fmchp.com
Health Net	*Today's Options (Universal American)*	*WellCare*
Current members: 1-800-547-8734 Prospective Members: 1-800-709-4192 www.healthnet.com	Current Members: 1-866-568-8921 Prospective members: 1-800-996-8867 www.todaysoptions.com	Not accepting new members at this time www.wellcare.com

Find CHOICES about your Health Insurance concerns at …
Your Regional Area Agency on Aging

Each of Connecticut's regional Area Agencies on Aging are staffed with a CHOICES Program Coordinator and informational assistants who have received special training in health insurance matters such as Medicare, Medicaid, Medicare Supplement Insurance (Medigap), Long Term Care Insurance and other related state and federal programs. Trained volunteers are also available to meet with seniors and other Medicare beneficiaries at sites throughout Connecticut. Call your Area Agency on Aging for free written information or advice, or referral to a counselor for further assistance. *Counselors do not sell insurance. They provide the information and assistance necessary for consumers to understand their rights, receive benefits to which they are entitled, and make informed choices about health insurance and other aging concerns.*

Connecticut's Area Agencies on Aging are private, nonprofit organizations which serve the needs of older persons as a focal point and resource center for information, program development and advocacy.

Senior Resources /Eastern CT Area Agency on Aging
4 Broadway, 3rd Floor
Norwich, CT 06360; 860-887-3561
www.seniorresourcesec.org

Agency on Aging of South Central Connecticut
One Long Wharf Drive
New Haven, CT 06511; 203-785-8533
www.aoapartnerships.org

North Central Area Agency on Aging
151 New Park Avenue
Hartford, CT 06106; 860-724-6443
www.ncaaact.org

Southwestern CT Area Agency on Aging
10 Middle Street
Bridgeport, Ct 06604; 203-333-9288
www.swcaaa.org

Western CT Area Agency on Aging
84 Progress Lane
Waterbury, CT 06705; 203-757-5449
www.wcaaa.org

Or call them toll-free through the

CHOICES Health Insurance Hotline
1-800-994-9422 (in state only)

Appendix M-5

CHOICES Health Insurance Assistance Program

CHOICES is coordinated by the Aging Services Division of the CT Department of Social Services and operated through CT's five Area Agencies on Aging. Specifically, the acronym "CHOICES" represents **C**onnecticut's program for **H**ealth insurance assistance, **O**utreach, **I**nformation and referral, **C**ounseling, and **E**ligibility **S**creening. The purpose of this is to enable older persons to understand and exercise their rights, receive benefits to which they are entitled, and make informed choices about quality of life issues. For more information, including publications such as "Original Medicare and Supplemental Options" and "Prescription Drug Assistance," please go to **www.ct.gov/agingservices.**

CHOICES has been designated as the official State Health Insurance Program (SHIP) for the State of Connecticut. It is funded in large part by the Centers for Medicare and Medicaid Services (CMS) of the U. S. Dept. of Health and Human Services, which administers the Medicare program for the federal government. CMS publishes a number of booklets and pamphlets on specific parts of the Medicare program. You can request these publications by calling the Medicare Hotline at 1-800-638-6833. You can also see or print them from the Internet at: **www.medicare.gov**.

The Center for Medicare Advocacy, Inc.

P. O. Box 350, Willimantic, Connecticut 06226

860-456-7790 or 1-800-262-4414

The Center for Medicare Advocacy is staffed by attorneys, nurses, paralegals, and technical assistants and provides legal advice, self-help materials, and representation to elders and people with disabilities who are unfairly denied Medicare coverage. The Center's advice, written materials, and legal assistance are free to residents of Connecticut.

The Center also produces a wide array of self-help packets, booklets, and brochures. These materials are free to all residents of Connecticut as a part of the state's comprehensive Medicare Information, Education, and Representation program.

The Center's staff members serve as consultants and trainers for groups which are interested in learning about Medicare coverage and appeals. The Center also responds to approximately 6,000 calls each year on its Connecticut toll-free line and provides legal support and training for Connecticut's CHOICES program. In addition, the organization is involved in policy development, education, and litigation activities of importance to Medicare beneficiaries nationwide and has an office in Washington, DC.

The Center is an integral member of the CHOICES team, funded in large part by a grant from the State of Connecticut Department of Social Services.

For up-to-date Medicare information and advocacy tips, **visit the Center Web Site:**
www.medicareadvocacy.org

YOUR NOTES