

# Medicare Advantage Plans

Our Medicare Advantage Plans offer more benefits and services than Original Medicare, giving you flexible coverage, extra services, and peace of mind.

Get in touch today to find out which Medicare Advantage Plan is right for you.

Plans Include:  Dental  Vision

## Benefits such as:

- \$0 or low monthly premium
- \$0 or low copay for primary care visits
- \$0 or low copay for specialist visits
- \$0 copay for Medicare-covered preventive exams
- \$0 or low copays for preferred generic drugs
- An over-the-counter (OTC) benefits card
- \$0 copay for dental cleanings, exams, and X-rays; covered eye exams and more
- \$0 copay for acupuncture visits

## Contact

Call us: 1-877-741-6511  
7 days a week, 8am–8pm

TTY  
English: 1-888-542-3821  
Spanish: 1-888-867-4132



Whether you're new to Medicare or you're looking to switch health insurance, Healthfirst has a Medicare plan that works for your needs and budget.

We've been serving New York for more than 20 years, and more than 1 million New Yorkers rely on our different health plans. Our Member Services offers help in six spoken languages other than English, and in many more through telephone language-line services. Plus, we have many community offices conveniently located throughout New York City and on Long Island.

Our Medicare Advantage Plans include all the same benefits of Original Medicare: Part A (Hospital) and Part B (Doctors), with additional benefits such as dental, vision, and hearing. Most plans include prescription drug coverage, and some even offer an over-the-counter (OTC) card.

You can find a Healthfirst Medicare Advantage Plan that's right for you, whether you need financial assistance, want coverage only in Manhattan, or require benefit services to help with daily activities. Our plans are as diverse as New Yorkers themselves.

## Enrolling for the first time: Turning 65 or enrolling in Medicare for the first time?

You're in the right place. We can help you find the Medicare plan that fits your needs and budget. Give us a call and a Healthfirst representative will help you find out:

- If you're eligible for Medicare
- When you can enroll in Medicare
- If you qualify for any financial assistance
- Which plan benefits work for your personal needs
- If your current doctors and specialists are in the Healthfirst network

We'll also help explain Medicare basics, including:

- The differences among Medicare Parts A, B, C, and D
- The differences among Original Medicare and a Medicare Advantage Plan
- The penalty and risks of late enrollment

## Switching Plans: Already enrolled in Medicare but looking to switch to another health plan?

Maybe you're unhappy with your current plan, have moved, or have had your income change. Call us today and we'll make it easy for you to change your Medicare coverage.

## When Is the Open Enrollment Period?



- We'll let you know if you qualify for a special enrollment period, which lets you change Medicare plans now.
- If not, we'll help you change Medicare plans without penalty during the annual enrollment period (Oct 15th - Dec 7th).
- We'll help you find out if you're eligible for any Extra Help or financial assistance and help you change to a new plan that fits your needs and budget.

## FAQ's: When should I sign up for Medicare?

You become eligible to apply for Medicare three months before your 65th birthday, with coverage starting on the first day of the month in which you turn 65 (unless your birthday is on the first day of the month, in which case coverage starts the month before your birthday).

Your Medicare Initial Enrollment Period runs for seven months, starting three months before the month you turn 65 and continuing for three months after your birth month. If you're under 65 and have a disability, you're automatically enrolled in Part A and Part B after you get Social Security or Railroad Retirement benefits for 24 months. Please note that if you're already receiving Social Security benefits, you'll automatically be enrolled in Original Medicare. If you're choosing a Part D plan or a Medicare Advantage Plan, you must enroll in that plan separately.

Medicare beneficiaries who miss their Initial Enrollment Period for Part B coverage must wait until the General Enrollment Period (GEP), which runs between January 1 and March 31 each year. If you enroll in Part B during the GEP, your Part B coverage will begin July 1 of the year you enroll.

## What happens if I don't enroll in Medicare when I'm eligible?

For most people, there's a 10% premium penalty for each year you wait beyond your Initial Enrollment Period. And you'll have to pay that penalty as long as you have Part B. If you qualify, you can sign up for premium-free Part A (which covers hospital services) any time, with no penalty.

Not everyone qualifies for premium-free Part A. You must have been working a certain amount of time and paying federal taxes. A person is automatically enrolled in Part A if they have been receiving Social Security benefits for at least four months before their 65th birthday. Otherwise, they must file an application with Social Services within six months of the month they turn 65, and they must have Part B to get premium-free Part A. You may also owe a late-enrollment penalty for Part D if at any time after your Initial Enrollment Period is over there's a period of 63 or more days in a row when you don't have Part D or other creditable prescription drug coverage. You'll be able to sign up for Part D during the Medicare Open Enrollment Period (sometimes referred to as the Annual Election Period, or AEP), which runs between October 15 and December 7 each year.

## What does Original Medicare cover?

Original Medicare is a fee-for-service plan that covers certain healthcare services and medical supplies. You can go to any doctor or hospital that accepts Medicare. When you go to those doctors or hospitals, you can use your red, white, and blue Medicare card to receive care. However, with Original Medicare there are costs you must pay, like coinsurance, copayments, deductibles, and some medical expenses that aren't covered. That's why getting a Medicare Advantage Plan (Part C) like Healthfirst Medicare Advantage HMO may help with most of your medical expenses.

## How is Healthfirst Medicare Advantage different from Original Medicare?

In most cases, Healthfirst can actually save you money on your Medicare coverage. Some of our plans have no plan premium; however, you need to continue paying your Medicare Part B premium. Healthfirst Medicare Advantage Plans also offer additional benefits on top of Original Medicare, like:

- Prescription drug coverage
- OTC allowance
- Dental coverage
- Transportation to and from covered doctor appointments
- Vision coverage
- FREE 24/7 Nurse Help Line
- Hearing coverage

## Who can join Healthfirst Medicare Advantage (HMO)?

To join a Healthfirst Medicare Advantage Plan, you must be entitled to Medicare Part A, be enrolled in and continue to pay for Medicare Part B, not have End-Stage Renal Disease (ESRD), and live in the Healthfirst service area, which includes the following counties in New York: Bronx, Kings, Nassau, New York, Queens, and Richmond. Plans vary by county.

## What happens to my Medicare benefits if I join Healthfirst?

When you join a Healthfirst Medicare Advantage Plan (Part C), you're simply telling Medicare that you prefer to have your hospital insurance (Part A) and medical insurance (Part B) managed by Healthfirst. You also get additional benefits, including access to our extensive network of doctors, hospitals, urgent care centers, and pharmacies, and in most cases, prescription drug coverage (Part D). As long as you continue to pay your Medicare Part B premium, if applicable, you will always be entitled to Medicare.

## Does Healthfirst have a network of doctors?

Yes. Healthfirst has a large network that includes more than 30,000 healthcare provider office locations in the New York metropolitan area. If your doctor is in our network, you may continue to see him or her.

## When can I enroll in Healthfirst?

You may enroll during certain times of the year, based on special needs and other eligibility requirements. To find out when you're eligible to enroll in a Healthfirst plan, call **1-877-741-6511**, 7 days a week, 8am–8pm, TTY English: 1-888-542-3821, Spanish: 1-888-867-4132.

Have more questions? We're here for you. Call **1-877-741-6511**, 7 days a week, 8am–8pm, TTY English: 1-888-542-3821, Spanish: 1-888-867-4132, or visit one of our convenient community offices.

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Healthfirst Health Plan, Inc. offers HMO plans that contract with the Federal Government. Healthfirst Medicare Plan has a contract with New York State Medicaid for Healthfirst CompleteCare (HMO SNP) and a Coordination of Benefits Agreement with the New York State Department of Health for the Healthfirst Life Improvement Plan (HMO SNP). Enrollment in Healthfirst Medicare Plan depends on contract renewal.

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call 1-877-741-6511, TTY English: 1-888-542-3821, Spanish: 1-888-867-4132, 7 days a week, 8am–8pm.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium. Medicare Part B premium is covered for dual-eligible members with full Medicaid coverage. Premiums, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

Healthfirst Medicare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

Llame al 1-866-305-0408 (TTY 1-888-867-4132). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。

請致電 1-866-305-0408 (TTY 1-888-542-3821)。