
Plan M:

Plan M uses cost sharing as a method to keep monthly premiums lower. In exchange for slightly lower monthly premiums, those on Plan M would split the Part A deductible with their insurance company. Plan M does not cover Medicare Part B deductible at all. However, there are no doctor's office co-pays after you meet the Part B deductible.

Plan N:

Rather than using the deductible sharing method like Plan M, Plan N uses co-pays to help reduce the premium cost. The system of co-pays is set at \$20 for doctor visits and \$50 for emergency visits.

For More Information Contact:

Your Name
Your Company Name
Your Street Address
Your City, State, Zip
Your Phone Number

MEDICARE MODERNIZATION ACT OF 2010

Explanation of New Plans M & N And Discontinued Plans



MEDICARE MODERNIZATION ACT OF 2010

Medicare Supplement plans were originally standardized in 1992. The Medicare Modernization Act now introduces two new Medicare Supplement plans, M and N.

Plans being eliminated under the Act are E, H, I and J. These plans will no longer be offered for new coverage after June 1, 2010. Current policy holder of these plans will NOT be affected.

Plans M and N may be of particular interest to those who were on the Medicare Advantage program. They offer a lower cost alternative to existing Medicare Supplements.

The chart below shows the benefits included in each of the standard Medicare supplement plans. Some Plans may not be available in all states.

Basic Benefits:

- Hospitalization - Part A co-insurance plus coverage for 365 additional days after Medicare benefits end.
- Medical Expenses - Part B co-insurance (generally 20% of Medicare – approved expenses) or co-payments for hospital outpatient services. Plans K, L, and N require insureds to pay a portion of Part B co-insurance or co-payments.
- Blood - First three pints of blood each year.
- Hospice - Part A co-insurance.

A	B	C	E	D	F*	G	H	I	J*	K**	L**	M	N
Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Hospitalization and preventive care paid at 100% other basic benefits paid at 50%	Hospitalization and preventive care paid at 100% other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance except up to \$20 copayment for office visit, and up to \$50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible				Part B Deductible				
					Part B Excess (100%)	Part B Excess (100%)		Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
				At-home recovery		At-home recovery		At-home recovery	At-home recovery				
*Plans F and J also have a high-deductible option. You will have a lower premium with the high-deductible option, but you will have to pay more out of pocket before the policy will begin to pay benefits. There is a separate deductible for the foreign travel emergency benefit.										Out-of-pocket \$4,620; paid at 100% after limit reached	Out-of-pocket \$2,310; paid at 100% after limit reached		
**Plans K and L provide for different cost-sharing from Plans A-J. Once you reach the annual out-of-pocket limit, the plan pays 100 percent of the Medicare co-payments, co-insurance and deductibles for the rest of the calendar year.													