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Web Copywriting Sample
Medicare Article – New York State
Client: Full Beaker

Medicare Advantage Plans and Medigap Policies: New York State

New York State residents interested in obtaining Medicare coverage can generally choose from a prescription drug plan with Original Medicare, a health plan with drug coverage, or a health plan without drug coverage. Plan specifics and availability depend on your exact location and needs and can be found by visiting www.medicare.gov/find-a-plan. To purchase a Medicare Advantage Plan or Medigap Policy, you must be age 65 or older and entitled to or eligible for retirement benefits through Social Security or the Railroad Retirement Board.

Medicare Advantage Plans

A Medicare Advantage Plan, also called a Part C or MA plan, provides your health benefits through a private company such as a Health Maintenance Organization (HMO). This company in turn contracts with Medicare to cover all your Part A and Part B Medicare benefits. Most plans also offer Medicare prescription drug coverage (Part D). If you would like to enroll in a Medicare Advantage Plan, you must live in the area serviced by the plan you join, you must have Medicare Part A and Part B, and you must not have End-Stage Renal Disease (ESRD).

Medigap Policies

A Medigap policy is sold by private insurance companies and provides supplemental insurance intended to help pay for “gaps” in Original Medicare coverage such as a copayment or deductible. A Medigap policy cannot work with a Medicare Advantage Plan and it covers just one person (spouses aren’t included). To enroll in Medigap, you must have Part A and Part B Medicare benefits. The costs of some Medigap policies may increase as you get older, so carefully compare all of your alternatives.

Enrollment

If you decide to join, switch, or disenroll from your Medicare health or drug plan for any reason, the open enrollment period begins on October 15 and ends on December 7 with changes effective on January 1 of the following year. Check with your individual provider for specific restrictions and conditions that may apply. You can also change to an available Medicare Advantage Plan or Medicare Prescription Drug Plan in your service area with a 5-star rating at any time during the year. Find plan star ratings at www.medicare.gov/find-a-plan.

Before you change your Medicare Advantage Plan, be sure that you will retain your prescription drug coverage. If you switch from a Medicare Advantage Plan with drug coverage to one without, you will have to wait until the next open enrollment period to regain your drug benefits and you may also be subject to a late enrollment fee.

EPIC

Elderly Pharmaceutical Insurance Coverage (EPIC) is a free New York State program that helps supplement out-of-pocket Medicare Part D drug plan costs. Among other benefits, EPIC can provide co-payment assistance for those who are in the coverage gap. To qualify for EPIC, you must be a resident of New York State, age 65 or older, enrolled or eligible to enroll in a Medicare Part D drug plan, not receiving full Medicaid benefits, and have an annual income below \$35,000 (individuals) or \$50,000 (couples). Extra help is also available for those with more limited incomes. You can apply for EPIC at any time during the year by submitting an application. Call 1-800-332-3742 for additional information or to obtain an application.