



Medicare & You 2022

The official U.S. government Medicare handbook



MEDICARE & YOU AGENT WALK THROUGH



The Medicare Café
Brought to you by Senior Marketing Specialists
[SMS-University.com](https://www.sms-university.com)
(800) 689-2800



The Ultimate Field Resource

Medicare can be confusing and even frustrating for many people aging into it as well as those who have been on Medicare for years and never took the time to understand it.

You, the agent, will be asked numerous questions about coverage, plan options, and more. Many of these questions can be answered by using the Medicare & You publication.

WHY THE MEDICARE & YOU BOOK?

They received the same book!

Every year, around September, Medicare sends out the Medicare & You publication. This will come in either print or electronic (PDF) form to your clients and prospects.

When you are using the Medicare & You book in the field, you are using a relatable reference which can give you credibility and help build the relationship. You can show them the answers in black & white directly from Medicare!

NOTE: Beneficiaries who are aging into Medicare receive a very scaled down version of this publication with their Medicare card. You can show them this publication as what they will be receiving each year.



Using Your Copy

Field Tips for Using Your Copy

Get both, a paper version and PDF

They are both free. You can download the most current Medicare & You book [HERE](#). You can get a paper copy at your local Social Security office or order one off Medicare.gov. However, if you are ordering in September/October, you may have to wait as they are still shipping Medicare beneficiaries their copies.

Mark the Pages

Go through and mark important areas. The more the book looks used, the more confidence your clients will have that you studied the book. A clean, unmarked book may relate that you are not versed in Medicare, even if you have been in the field for 20+ years.

Dog ear pages, highlight, circle, make notes, etc. We will start you off in this guide with some of the more common pages agents use.

COMPLIANCE NOTE: You can mark up your own personal copy, but you *cannot* mark the beneficiary's. They can do as they wish with the book, highlight, write in it, make paper airplanes out of it, etc. However, you cannot alter their copy.



Using Your Copy

Field Tips for Using Your Copy

Write Key Pages on the Cover

Write key pages on the cover for your own quick reference. This way, you do not have to sift through numerous pages or the table of contents.

Example: Diabetic supplies page 38

Write Office Copy on the Front with Bold Marker

You may have clients ask you if they can have your copy. As you read earlier, you cannot alter a CMS document and give it to a client or prospect. A good way to prevent clients asking for your copy would be taking a thick black marker and writing "Office Copy" across the front.

Make it Work for You

These tips and ideas are from other agents. They may work for you, or you may want to try something different. Do what works for you!

Key Pages

Inside Cover

Medicare updates including COVID-19, Cognitive assessments, blood-based biomarker test, and Medicare.gov updates.

Page 4 - Parts of Medicare

This page gives a brief overview of Medicare A, B and D. There are also instructions on how to replace a Medicare card.

Page 5 - Your Medicare Options

This is a fantastic page to show clients the 2 health plan options they have when choosing how to receive Medicare. Original Medicare with a Medicare Supplement or a Medicare Advantage plan.

Page 6-7 - Original Medicare VS Medicare Advantage

If you have a client that is looking into Medicare Advantage for the first time, this is a great page to show them how Medicare Advantage works.

Page 8 - Getting Started

This is a great page to show when someone on Medicare can change plans. It does not cover the initial enrollment period when they are aging into Medicare (found on page on 17) as this publication is designed for people who are already on Medicare. It does cover AEP and OEP.

Page 15 - Signing up for Medicare

If you have a client not receiving Social Security or Railroad Retirement Benefits, they need to sign up for Medicare.

Page 18 - COBRA

If you have a client on COBRA, they need to sign up for Medicare Part B when they can!

Page 21 - How does my other insurance work with Medicare

Find out how Medicare will work with their current coverage (based on the number of employees).

Key Pages

Pages 25-50 - Services Medicare Covers

These pages cover more specific test, services or items

Some of the more common references:

Skilled Nursing Care	Page 28
Ambulance Services	Page 31
Bone Mass Measurements	Page 32
Cardiovascular Screenings	Page 33
Chemotherapy	Page 33
Chiropractic	Page 34
Cognitive Assessments (new)	Page 34
CPAP	Page 36
COVID	Page 37
Diabetic Supplies	Page 38
Eyeglasses	Page 41
Flu Shots	Page 41
Pneumococcal Shots	Page 48
What's not Covered	Page 55

Page 61 – Medicare Advantage Plans

In the first paragraph, highlight the end of the first sentence “must follow rules set by Medicare.” Highlight the second sentence “you’ll still have Medicare”

They list the plan types on page 55 for HMO, PPO, etc.

HMO	Page 66
MSA	Page 67
PPO	Page 68
PFFS	Page 69
SNP	Page 70

Page 61 – Mark or highlight the bold areas in the last paragraph “What do Medicare Advantage Plans cover?”

Page 62 - Mark or highlight the first sentence “Most Medicare Advantage Plans offer coverage for things Original Medicare doesn’t cover...”

Highlight the next title “Medicare Advantage Plans must cover Medicare’s Rules”

Page 71-72 – Special Enrollment Periods – Explains how clients can change outside of normal election periods.

Key Pages

Page 75 – Medicare Supplement Plans

First paragraph highlight it all

Important Icon explains what is happening to Medicare Supplement Plans C and F after 1/1/2020.

Page 76– Medicare Supplement Plan Chart

Page 77 – What do I need to know?

- Highlight the third bullet point about separate policies
- Highlight the fourth bullet point about prescription coverage
- Highlight the fifth bullet point important to compare and may go up as you get older

When to buy

First bullet point explains the Medigap Open Enrollment Period

Page 79 – Medicare Prescription Drug Coverage (Part D)

Highlight the sentence “There are 2 ways to get Medicare prescription drug coverage”

Page 80 – When can I join, switch, or drop a plan

Depending on your client's situation, great to show them in writing what they can and cannot do

Page 81 – How much will I pay

Explains the Part D penalty if you have a client that does not want Part D coverage

Page 90 – TRICARE

Brief overview about TRICARE and MA plans

Page 91 – Get help paying for health & prescription drug costs

Great info. The chart shows the income limits

Page 121 – Definitions

Great info on how to explain some of the terms Medicare uses



Other Parts of the Book

These were some of the more common pages agents use & reference

You may find you need different areas of the Medicare & You book highlighted or referenced more often. Your copy is just that; your copy. You can mark other areas as you see fit.

Will You Find All the Answers Here?

No, but most can be found here.

For Medicare Advantage plans, you may have to check Explanation of Benefits (EOB's) which go into more detail on coverage and costs. For quick reference, download the PDF's on your laptop or tablet (or even your phone).

You can go to Medicare.gov and use the search feature in the top right corner of the page.

Or you can call Senior Marketing Specialists at (800) 689-2800 and we can find the answer for you!

THE MEDICARE CAFE



Tuesdays at 10:00 am Central!

Where agents drink java and talk shop

The Medicare Café is a live 20-minute chat about all things Medicare:

- Industry Updates
- Marketing Ideas
- Sales Practices
- Compliance
- Bad jokes
- And more...

What agents are saying:

"Mike and Olivia are great, I always leave the cafe with useful information. The whole SMS team is great, I have never had a bad experience anytime I have called them. Keep up the good work."

"Informative and interesting they keep me engaged and not bored.."

"Very informative information with a nice dab of humor to keep you watching-listening."

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