

Frequently Asked Questions

Q. What is Medicare Parts A, B, C and D?

A. Medicare has four components, or parts covering different benefits and services. Some benefits are:

Part A: helps pay for hospital expenses, skilled nursing facility care, and hospice services.

Part B: covers physician visits and services, durable medical equipment, outpatient hospital services, labs, and ambulance services.

Part C: a voluntary program also known as Medicare Advantage that allows beneficiaries to receive their Part A, B and usually Part D benefits through a private insurance plan.

Part D: provides prescription medications through private health plans and can be either a stand-alone Prescription Drug Plan (PDP) or a Medicare Advantage Prescription Drug Plan (MAPD). MAPDs Cover Part A, B and prescription drug services.

Q. What do Medicare Advantage plans cover?

A. Medicare Advantage, is also known as Medicare Part C. You get all of your Medicare Part A coverage (hospital benefit), Medicare Part B coverage (medical benefit), and other health benefits through a single plan. Most Medicare Advantage plans also include prescription drug coverage.

Q. What is a Medicare Advantage HMO plan?

A. A Health Maintenance Organization (HMO) is a type of Medicare Advantage plan that usually requires you to receive your care and services from providers in the plan's network.

If your doctor or health care provider leaves the plan, you will be notified by the plan.

Q. How does a Medicare Advantage SNP work?

A. A Special Needs Plan (SNP) is a type of Medicare Advantage plan that tailor care and services to best serve individuals with unique needs. Enrollment is restricted to beneficiaries with specific diseases or characteristics.

Nascentia Health Plus offers Special Needs Plans for dually eligible beneficiaries (D-SNP) and those who have had or expected to need nursing home level of care for 90 days or longer (I-SNP).

Q. What is a "dually eligible beneficiary" mean?

A. "Dual eligible beneficiaries" generally describes beneficiaries eligible for both Medicare and Medicaid. The term includes beneficiaries enrolled in Medicare and receiving full Medicaid benefits and/or assistance with Medicare premiums or cost sharing.

Q. Do I still have to pay my Part B premium?

A. Yes, you must continue to pay your Part B premium to remain enrolled in a Medicare Advantage plan. In some cases, Medicaid will cover your Part B premium.