



WELCOME UNIVERSITY OF MINNESOTA ASSOCIATION RETIREES! EMERGING MEDICARE ADVANTAGE MARKET

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Government Markets
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Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licenses of the Blue Cross and Blue Shield Association. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options

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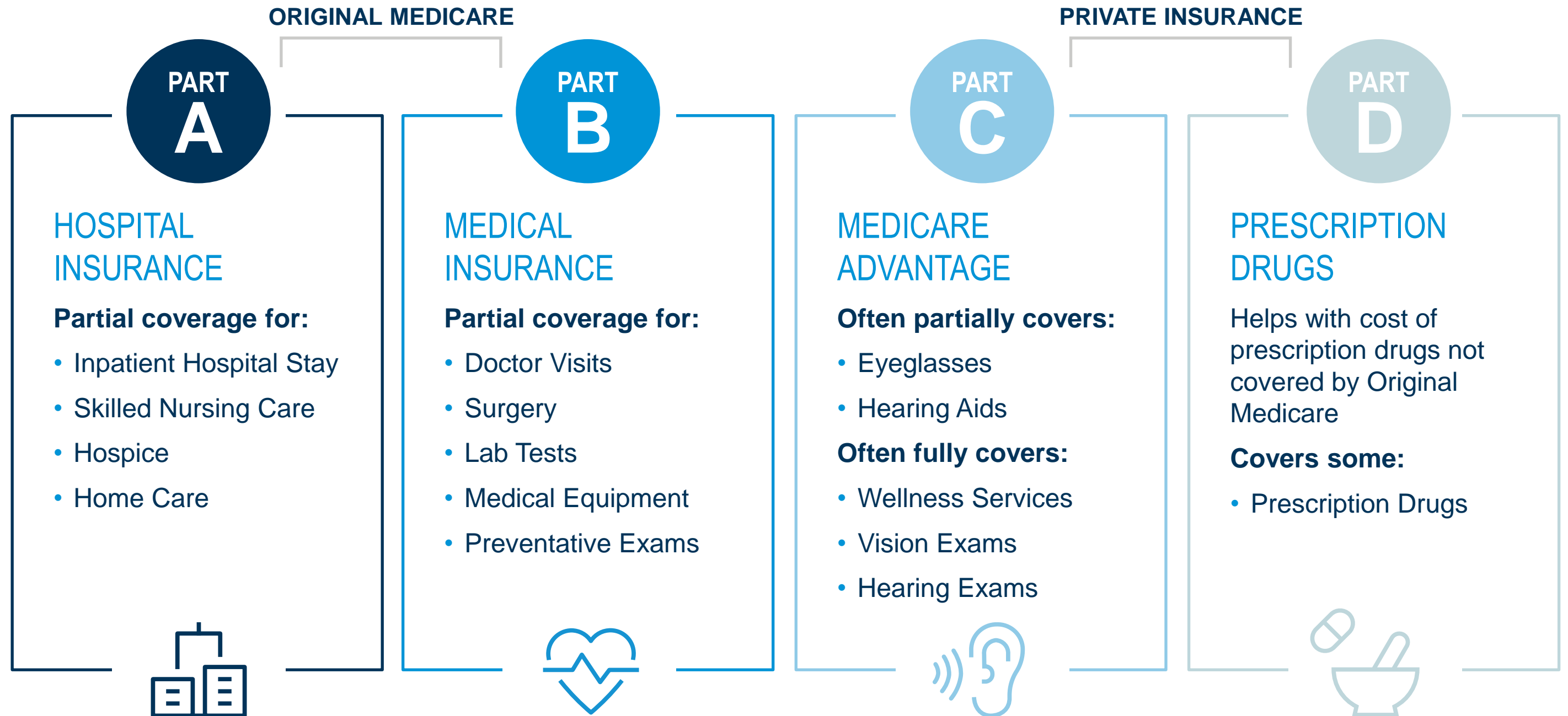


TODAY'S TOPICS

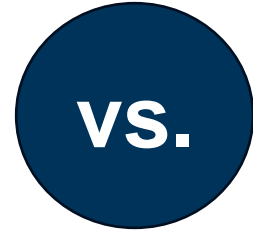
- The A B C D's of Medicare
- Medicare Advantage vs. Medicare Supplement plans
- The Medicare Advantage Shift in Minnesota
- Questions











FOUR PARTS OF MEDICARE



MEDICARE ADVANTAGE



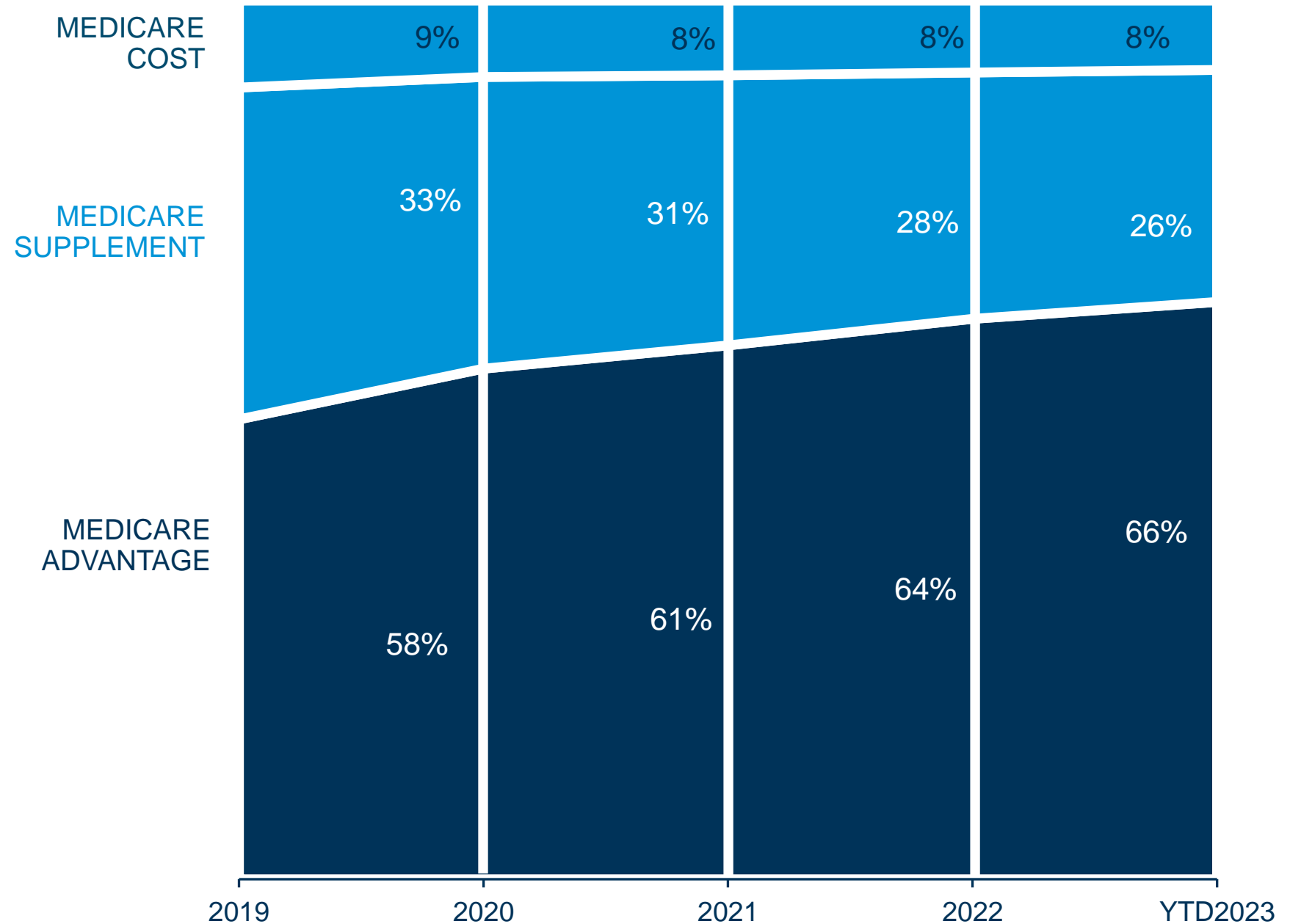
MEDICARE SUPPLEMENT

MEDICARE ADVANTAGE PLAN		MEDICARE SUPPLEMENT PLAN
<ul style="list-style-type: none"> • Monthly premiums as low as \$0 • Usually has copays/coinsurance • Annual out-of-pocket maximums for financial protection 	 Costs	<ul style="list-style-type: none"> • High monthly premium • No copays/coinsurance with certain plans • Guaranteed renewability
Includes Medicare Part A and Medicare Part B coverage with some copays, coinsurance and maximum out-of-pocket	 Medical	Includes Medicare Part A and Medicare Part B coverage and fills most of cost-sharing for original Medicare
See in-network providers for lowest costs	 Network	See any provider who accepts Medicare
Part D prescription drug coverage is included	 Rx	Part D prescription drug coverage is not included ; purchase a stand-alone Part D plan to go with your Medicare Supplement for additional cost
Includes additional benefits: <ul style="list-style-type: none"> • Dental coverage • Hearing aid benefits • Vision benefits • Innovative Care Solutions & Case Management 	   Dental Vision Hearing	Does not generally include additional benefits
Travel benefits can vary depending on the type of Medicare Advantage plan, most plans include foreign travel emergency coverage	 Travel	Unlimited nationwide travel coverage, plus foreign travel emergency coverage



STRONG GROWTH IN MEDICARE ADVANTAGE CONTINUES

Medicare Advantage continues to grow in Minnesota while the Medicare Supplement market continues to decrease annually.



#1 MEDICARE PLAN CHOSEN BY MINNESOTANS¹



98% Access to 98% of doctors in Minnesota²



95% of members keep their Blue Cross Medicare plan³



Top-rated by members for Medicare customer service³



Local expertise supporting Medicare since it first began⁴



Serving Minnesota as a nonprofit for more than 90 years⁵

¹ Based on enrollment data from CMS December 2022

² CMS contracted doctors compared to internal Blue Cross and Blue Shield of Minnesota data, June 2023. Some network limitations may apply.

³ Based on 2022 CAHPS results. Star rating information is on [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare). Every year, Medicare evaluates plans based on a 5-star rating system.

⁴ The Blue Cross and Blue Shield of Minnesota Story, A Sixty-Year History, published 1993, Blue Cross and Blue Shield of Minnesota.

⁵ bluecrossmn.com/about

Questions?



THANK YOU

