

BCBSM

4764

Medicare Comcast Segments

10/26/07
As Produced

SEGMENT ONE: Medicare Advantage Q & A

VIDEO:

AUDIO:

OPENING GRAPHICS

(SFX: THEME MUSIC)

SUPER:

*How Medicare Plus Blue
Can Work for You*

SEGMENT 1:

*Answering Your Medicare Advantage
Questions*

SWITCH TO PEOPLE ON SET

SUPER: NAMES AND TITLES

PAUL W: Hello and welcome to *How Medicare Plus Blue Can Work for You*. I'm Paul W. Smith and I'm here with Cathy Schmitt. ~~Cathy is Vice President of Medicare Advantage Program Policy, Administration and Government Relations from Blue Cross Blue Shield of Michigan.~~

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And today, we're going to answer some of the questions you may have about Medicare Advantage plans like Blue Cross Blue Shield of Michigan's Medicare Plus Blue.

For example, how does Medicare Advantage differ from Original Medicare and/or Original Medicare with a supplemental plan?

SUPERS TO HIGHLIGHT
IMPORTANT COPY POINTS T/O

CATHY S: Well, Paul, as you know, Medicare can be a very confusing topic. So I think the first thing we should do is talk about what are the differences between Original Medicare and Medicare Advantage. So to start, what is Original Medicare? First off, Original Medicare is available to anyone who is 65 or over as well as certain other persons who are disabled or have specific medical conditions.

Medicare, then, is split into two basic components. There's Medicare Part A which covers, generally, hospital costs and other facilities like a skilled nursing center. Medicare Part B handles doctor visits, vaccinations and a few other services.

SUPERS TO HIGHLIGHT
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Now, usually, Medicare will pay about 80 percent of the cost of services provided. That means that a beneficiary has to either pay out of their own pocket the remaining 20 percent or they can purchase additional supplemental insurance.

SWITCH TO PEOPLE ON SET

Now, the difference with Medicare Advantage is these are all-inclusive plans. A plan sponsor, like Blue Cross Blue Shield of Michigan, would contract with the federal government and in doing so we're providing to the beneficiaries in our plan all the services that are covered under Medicare A and Part B, as well as the new prescription drug coverage, as well as some additional services which are now being offered as an add-on by Blue Cross.

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CLOSING GRAPHICS
SUPER:
*How Medicare Plus Blue
Can Work for You*

PAUL W: Is Medicare still the primary coverage with a Medicare Advantage plan, and how does that work?

CATHY S: With the Medicare Advantage Plan, such as Medicare Plus Blue, there's no primary and secondary coverage. The Plan pays instead of Medicare and the beneficiary pays only the applicable copayments and out-of-pocket costs for covered services.

PAUL W: Cathy, what about catastrophic coverage?

CATHY S: Of course, Medicare Plus Blue provides catastrophic coverage. However, "catastrophic coverage" usually refers to the prescription drug benefit, since many beneficiaries may experience outpatient prescription drug costs which are very excessive. Medicare Advantage offers a provision with a limitation on the amount of money that the beneficiary has to spend out-of-pocket in any given calendar year. Once that amount is spent, the member is only responsible for paying a five percent coinsurance for the total prescription drug cost.

PAUL W: Very helpful, Cathy. I appreciate that. That's all the time we have for today. For more information, please call 800-485-4415 or visit the bcbsm.com/medicare site. I'm Paul W. Smith, thanks for watching this segment on *How Medicare Plus Blue Can Work for You*.

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SEGMENT THREE: Medicare Plus Blue

VIDEO:

AUDIO:

OPENING GRAPHICS

(SFX: THEME MUSIC)

SUPER:

*How Medicare Plus Blue
Can Work for You*

SEGMENT 3:

Medicare Plus Blue

SWITCH TO PEOPLE ON SET

PAUL W: Hello, and welcome to *How Medicare Plus Blue Can Work for You*. I'm Paul W. Smith. I'm here with Cathy Schmitt, **Cathy is Vice President of Medicare Advantage Program Policy, Administration and Government Relations from Blue Cross Blue Shield of Michigan,** and we're here to answer the questions you may have about Medicare Advantage plans, including Medicare Plus Blue.

SUPER: NAMES AND TITLES

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PAUL W: What is Medicare Plus Blue and what are the eligibility requirements, Cathy?

SUPERS TO HIGHLIGHT
IMPORTANT COPY POINTS T/O

CATHY S: Medicare Plus Blue is a private fee-for-service Medicare Advantage plan. It's offered by Blue Cross Blue Shield of Michigan. With Medicare Plus Blue, you're guaranteed acceptance regardless of age or

health status, as long as you are:

- Entitled to Medicare Part A benefits;
- Actually enrolled in Part B benefits;
- And a resident of Michigan **for six months or more;**

and

- Do not have end-stage renal disease, except under certain conditions (per federal law).

SWITCH TO PEOPLE ON SET
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PAUL W: Cathy, what does private fee-for-service mean, and how does it differ from original Medicare?

CATHY S: Paul, Medicare Plus Blue is a Medicare Advantage private fee-for-service plan authorized by the Centers for Medicare and Medicaid Services. A private fee-for-service plan is different from Original Medicare.

SUPERS TO HIGHLIGHT
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Your doctor or hospital must agree to accept the Plan's terms and conditions prior to providing health care services to you, with the exception of emergencies.

SWITCH TO PEOPLE ON SET

If your doctor or hospital does not agree to accept the Plan's payment terms and conditions, that provider may not provide health care services to you, except, again, in emergencies.

SUPERS TO HIGHLIGHT
IMPORTANT COPY POINTS T/O

With the Medicare Advantage private fee-for-service plan, you're covered for both Medicare Parts A and B benefits, including Part D prescription drug coverage and additional benefits not covered under Original Medicare. All private fee-for-service plans contract with the federal

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government. With Original Medicare, you're covered only for Part A and B benefits and not prescription drug coverage. You would then have to enroll in a stand-alone Part D plan separately.

PAUL W: Can people continue to go to their current doctor or hospital with Medicare Plus Blue?

CATHY S: As with any private insurance, it's the health care provider's decision whether or not to accept your health insurance coverage.

With Medicare Plus Blue, you can receive medical care from any Medicare doctor or hospital as long as the provider accepts the Plan's terms and conditions for payment. Just show your Medicare Plus Blue ID card to your doctor or hospital.

PAUL W: What about referrals?

CATHY S: I'm glad you asked that, Paul. Medicare Plus Blue is neither an HMO nor a PPO. Referrals are not necessary. You can receive medical care from any primary or specialty care physician without a referral. You have the convenience of open access and you're not subject to a network of providers for care.

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PAUL W: Well, that's all the time we have for today. For more information, please call 800-485-4415 or visit the bcbsm.com/medicare site. I'm Paul W. Smith, and thanks for watching this segment on *How Medicare Plus Blue Can Work for You*.

CLOSING GRAPHICS

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SEGMENT FIVE: Plans and Premiums

VIDEO:

AUDIO:

OPENING GRAPHICS

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SUPER:

*How Medicare Plus Blue
Can Work for You*

SEGMENT 3:

Plans and Premiums

SWITCH TO PEOPLE ON SET

PAUL W: Hello, and welcome to *How Medicare Plus Blue Can Work for You*. I'm Paul W. Smith. I'm here with Cathy Schmitt. **Cathy is Vice President of Medicare Advantage Program Policy, Administration and Government Relations from Blue Cross Blue Shield of Michigan,** and we're going to discuss Medicare Plus Blue plans and premiums, as well as answer some of the questions you may have about Blue Cross Blue Shield.

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In fact, what Medicare Plus Blue plans that are available?

CATHY S: Paul, Blue Cross offers four different Medicare Plus Blue plans and you can find a plan option that meets your health and financial needs.

PAUL W: Do monthly premiums vary?

CATHY S: Monthly premiums with Medicare Plus Blue vary based on the plan and geographic region.

PAUL W: Cathy, does Blue Cross Blue Shield of Michigan offer assistance programs?

CATHY S: Yes. We have developed a new partnership with Social Service coordinators, a private social service agency. They help us identify members who may be eligible for Medicare Savings Programs or Part D assistance, and they assist our members with enrollment.

SUPERS TO HIGHLIGHT
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Medicare Savings Programs are federally funded, state-administered programs that help Medicare beneficiaries with their health care costs. They pay a portion, or, in some cases, the entire Medicare Part B premium, and they may also pay certain plan copayments. Social Service coordinators field representatives help members complete the application and gather the necessary paperwork for enrollment.

SWITCH TO PEOPLE ON SET

PAUL W: How long has Blue Cross Blue Shield of Michigan been around? Seems like they've been around forever.

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CATHY S: Blue Cross Blue Shield of Michigan has been proudly serving the people of Michigan for 68 years as a nonprofit organization. We were incorporated in 1939.

PAUL W: What does it mean that Blue Cross is a nonprofit organization?

CATHY S: It means that we serve the unique purpose and have a mission to provide people with the security and peace of mind that comes from knowing they have access to quality health care when they need it. We proudly extend this mission to our subscribers statewide. The most important aspect of our nonprofit status is we never refuse coverage for anyone based on age or health status. All Michigan residents or employees of Michigan-based companies who apply can receive coverage. Paul, no matter a person's age or health status, their premiums are not affected. Blue Cross Blue Shield of Michigan is always here when you need us. That's why we're Michigan's most trusted name in health care.

PAUL W: I would have to second that. You are definitely Michigan's most trusted name in health care. That's all the time we have for today. For more information, please call 800-485-4415 or visit bcbsm.com/medicare site. I'm Paul W. Smith. Thanks for watching this segment on *How Medicare Plus Blue Can Work for You*.

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