

North Carolina Medicare Plans in 2020

When you turn 65, you're eligible for health insurance from the federal government through Medicare. Medicare plans in North Carolina include:

- Original Medicare (parts A and B)
- Medicare Advantage (Part C)
- Prescription drug plans (Part D)
- Medicare supplement insurance (Medigap)

Read on to learn more about Medicare options in North Carolina and tips to help you choose the plan that's right for you.

WHAT IS MEDICARE? Original Medicare includes Medicare parts A and B.

Part A Part A is available to anyone age 65 and older. You can also qualify if are under 65 and:

- receive social security disability insurance (SSDI)
- receive railroad retirement benefits
- have end stage kidney disease (ESRD)
- are the recipient of a kidney transplant

Most people don't need to pay a premium for Part A, but if you don't meet the qualifications for premium-free coverage, you can still get coverage by paying a premium.

Part A covers: inpatient hospital care; some care in skilled nursing facilities (SNF) or long-term care; home health care; hospice; and psychiatric care.

Part B Part B is also available to anyone eligible for Medicare. In 2020, there is a monthly premium of \$144.60 for Part B coverage.

Part B covers: doctor visits; preventive care; laboratory and imaging services; outpatient treatments; home health care; and durable medical equipment.

Part D Part D provides coverage for prescription drugs. It's not automatically included with original Medicare and must be purchased through a private insurance carrier.

Many Medicare Advantage plans include Part D, but not all of them do, so read the plan documents carefully.

Medicare supplement insurance (Medigap) Under original Medicare, you will owe deductibles for hospital stays and other outpatient care. These costs include:

- \$1,408 each time you are admitted to the hospital or SNF under Part A coverage
- \$198 deductible per year for Part B, then 20 percent of the cost of your care after the deductible

Medigap cover gaps in original Medicare to help pay deductibles, copays, coinsurance, and other out-of-pocket costs.

These plans are offered through private insurance companies. Coverage and premiums vary, so review the plan documents carefully before signing up.

Medicare Advantage Part C (Medicare Advantage) plans are offered through private insurance carriers that contract with Medicare. They bundle coverage for parts A and B, and sometimes Part D, into a single policy, and may offer additional coverage for things not included in original Medicare.

You must initially enroll in Part A to sign up for Medicare Advantage plans. These plans cover: All the services in Part A; All the services in Part B; Prescription drug benefits in Part D (varies by plan); and Some include coverage for things like dental or vision.

Medicare Advantage plans also have an out-of-pocket spending limit. Out-of-pocket limits for Medicare Advantage plans are \$6,700, although some plans may offer even lower limits. Once you reach that limit, your plan will cover any additional costs for the year.

Medicare Advantage and Medicare Part D prescription drug plans are subject to change every year. Updated plan information for 2021 should become available on October 1, in advance of Medicare's Annual Election Period beginning October 15. Healthline.com

will provide updated 2021 plan information once it is announced by the Centers for Medicare & Medicaid Services (CMS).

WHICH MEDICARE ADVANTAGE PLANS ARE AVAILABLE IN NORTH CAROLINA? Medicare Advantage plans fall under five categories:

1) Health Maintenance Organization (HMO). An HMO requires you to select a primary care provider (PCP) from a network of doctors and hospitals and get referrals from your PCP to see a specialist.

2) Preferred Provider Organization (PPO). These plans offer a network of care providers and hospitals and don't require a referral to see a specialist. Care outside the network, however, may cost more or may not be covered.

3) Medicare savings accounts (MSAs). These accounts are for people with a high-deductible Medicare Advantage plan. The federal government deposits a certain amount into your account each year. These funds are tax deductible as long as you use them for qualified medical expenses.

4) Private fee-for-service (PFFS). PFFS plans are private insurance plans that negotiate directly with care providers on reimbursement rates. Not all doctors or hospitals accept PFFS plans, so check if yours will before you sign up.

5) Special needs plans (SNPs). These are private insurance plans available to people who meet specific criteria, such as having a chronic health condition or being dual-eligible for Medicare and Medicaid.

These insurance carriers offer Medicare Advantage plans in North Carolina: Aetna Life Insurance Company; Sierra Health and Life Insurance Company; Humana Medical Plan; Blue Cross and Blue Shield of North Carolina; UnitedHealthcare Insurance Co of the River Valley; Care N' Care Insurance Company of North Carolina; Cigna Healthcare of North Carolina; FirstCarolinaCare Insurance Company; Highmark Senior Health Company; Experience Health; Anthem Insurance Companies; Wellcare Health Insurance of North Carolina; Liberty Advantage; Piedmont Health Services; LIFE St. Joseph of the Pines; and Senior Total Life Care.

The available plans vary by county, so not all carriers will have plans in your area.

WHO'S ELIGIBLE FOR MEDICARE IN NORTH CAROLINA? You may be eligible for Medicare in North Carolina if you've been a U.S. citizen or resident for 5 or more years and are:

- 65 or older
- under 65 and received social security disability for 24 months or railroad retirement benefits
- under age 65 and have kidney failure or end stage renal disease (ESRD)

WHEN CAN I ENROLL IN MEDICARE IN NORTH CAROLINA? Unless you meet the qualifications for automatic enrollment, you need to sign up for Medicare during an enrollment period.

Initial enrollment period You can enroll initially during a seven-month window. The window begins three months before your 65th birthday and continues through the month of your 65th birthday and three months after you turn 65. This is called the initial enrollment period (IEP).

If you enroll before your birthday, coverage begins in your birthday month. If you enroll the month of your birthday or during the three months following your birthday, there is a two- to three-month delay before coverage begins.

You can enroll in parts A and B online at www.ssa.gov, by calling 800-772-1213, or by visiting a Social Security office.

You can also enroll in Part D during the IEP. If you don't enroll in Part D and you don't have other prescription drug coverage, you'll pay a penalty fee if you decide to enroll at a later time.

General enrollment: January 1 - March 31 If you missed the initial enrollment, you can enroll at the beginning of each calendar year during the general enrollment period (GEP). Coverage doesn't begin until July 1.

You may owe a penalty for your Part B premiums for each year that you delay enrollment unless you have a qualifying plan through an employer. Talk to your employer to learn more.

Medicare open enrollment: October 15 - December 31 During Medicare's annual open enrollment period, you can switch between original Medicare and Medicare Advantage plans, and add, drop, or switch your Part D coverage.

Medicare Advantage open enrollment: January 1 - March 31 You can make changes to your Medicare Advantage plan during the Medicare Advantage open enrollment if you were already enrolled in one of these plans.

Special enrollment period If you lose coverage, like after leaving a job or moving to an area that your previous plan doesn't cover, you can enroll in Medicare during a special enrollment period. How long you have to enroll varies based on the reason you lost coverage.

TIPS FOR ENROLLING IN MEDICARE IN NORTH CAROLINA Before you decide on a plan, consider whether:

- You want to enroll in original Medicare (Part A and Part B).
- You want additional coverage or convenience from a Medicare Advantage plan.
- You need a Medigap plan to help with deductibles, copays, and coinsurance costs.
- You need to add Part D prescription drug coverage to original Medicare or a Medicare Advantage plan.

There are specific times when you can sign up, so pay close attention to the enrollment windows to avoid missing them.

NORTH CAROLINA MEDICARE RESOURCES If you have questions about Medicare North Carolina enrollment and available plans, you can contact:

- NCDI Seniors Health Insurance Information Program, or SHIIP (www.ncdoi.gov) (855-408-1212). In Anson County call Grace Senior Center at 704-694-6616.
- NC 2-1-1 information by calling 2-1-1
- Medicare.gov or 800-MEDICARE

If you need help paying for Medicare, you can also reach out to:

- Medicare-Aid (apply online at medicaid.ncdhs.gov or call 888-245-0179
- Extra Help Program for assistance with Medicare and prescription drug costs: at www.ncdoi.gov

WHAT SHOULD I DO NEXT? To take the next steps to enroll in Medicare, take care to:

- Review available plan types and decide whether original Medicare or a Medicare Advantage plan is right for you.
- Contact SHIIP to get any questions you have answered. 704-694-6616 in Anson County.
- Mark enrollment dates on your calendar so you don't miss the deadline.

* All events are subject to change because of the COVID-19 situation. You may want to seek confirmation of events.

Church News

SEPT 27 - OCT 1

Homecoming & Revival

At Victory Baptist Church in Lilesville.

Homecoming Sun 11am with James Mims of Ellerbe, followed by lunch. Revival Mon-Thu with Rev Ricky Jacobs of Southside Freewill Baptist Church in Ellerbe & special music at 7pm nightly.

Everyone is invited

OCTOBER 3

Free Covid Testing

At Church of God of Prophecy, 8477 Hwy 52 S, Morven. Pre-register & info call Dannie Montgomery 704-694-8326

ONGOING

Virtual Services

At Church of Jesus Christ of Latter-Day Saints. Sundays 11am-11:30am with Zoom: www.zoom.com or use Zoom app, click "join a meeting" and enter Meeting ID: 385 789 5966 Password: 699988. Or join via Zoom audio: 646-876-9923, same Meeting ID & Password. Questions & info 704-690-7577

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SEPTEMBER 24 - 30 Parent/Teacher Conferences at Anson Middle School & Anson high schools. 2-4pm on 9/24, 25, 28 & 2-6pm on 9/29 & 30

OCTOBER 1 Free Groceries For families in need Mobile Food Pantry at Peachland United Methodist Church, 19 Allen Street in Peachland. Register 8-10am. Call for details 704-694-2445

OCTOBER 3 Free Covid Testing At Church of God of Prophecy, 8477 Hwy 52 S, Morven. Pre-register & info call Dannie Montgomery 704-694-8326

OCTOBER 6 Board of Commissioners Meet 6pm in Board Room, Suite 209, in Government Center, 101 S Greene St in uptown Wadesboro. This is the regular monthly meeting. To appear, sign up prior to meeting. Info 704-994-3201

OCTOBER 10 Community Outreach Event. Free household items & paper products by Lamb of God Church, 10am at 118 West Wade St in Wadesboro. 1st come, 1st served. Info 843-623-3777

OCTOBER 20 Goodie Bag Handout - Eat better, eat together at Grace Senior Center, 10am-12 noon. Located at 199 Hwy 742 South, Wadesboro, just past IGA. 704-694-6616

ONGOING EVENTS Al-Anon Family Groups Support for Family & Friends, Al-Anon Family Groups meets Thursdays, 8pm at AA Building, 2177 Country Club Rd in Wadesboro, between Wadesboro Health and Rehabilitation & Twin Valley Golf Club

Free Food Distributed by Anson Crisis Ministries Every Monday, Tuesday, Wednesday & Friday, 8am-1pm. It is located at 117 North Rutherford Street in uptown Wadesboro. Telephone is 704-694-2445

Food Commodities Food Distributed Free every Wednesday at 9am & 2nd Saturday of each month at 9am at Burnsville Recreation & Learning Ctr, Hwy 742N across from Burnsville Fire Dept. Info 704-826-8182

Food Pantry Free food every Wed, 9-11am at Burnsville Recreation & Learning Ctr. 704-826-8182

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CALL: 704-695-2879 FOR MORE INFORMATION

SATURDAY OCTOBER, 3 2020

12:00 PM - 2:00 PM

SPECIAL THANKS TO ANSON COUNTY UNITED WAY COVID RESPONSE FUND