

SERFF Tracking Number: QUAC-127650691 State: Arkansas  
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
Inc.  
Company Tracking Number:  
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A  
Standard Plans  
Product Name: MediQ65 Community Presentation  
Project Name/Number: /

## Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.

Product Name: MediQ65 Community Presentation SERFF Tr Num: QUAC-127650691 State: Arkansas

TOI: MS05I Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Filed-Closed State Tr Num: 49873

Sub-TOI: MS05I.001 Plan A Co Tr Num: State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Jim Couch, Niki Thomas Disposition Date: 10/05/2011

Date Submitted: 09/26/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type:

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/05/2011

State Status Changed: 10/05/2011

Deemer Date:

Created By: Niki Thomas

Submitted By: Niki Thomas

Corresponding Filing Tracking Number:

Filing Description:

Community Meeting Invitation and Presentation

## Company and Contact

### Filing Contact Information

Jim Couch, VP of Compliance

jim.couch@qualchoice.com

12615 Chenal Parkway, Suite 300

501-228-7111 [Phone] 5118 [Ext]

Little Rock, AR 72211

501-707-6729 [FAX]

SERFF Tracking Number: QUAC-127650691 State: Arkansas  
 Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
 Inc.  
 Company Tracking Number:  
 TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A  
 Standard Plans  
 Product Name: MediQ65 Community Presentation  
 Project Name/Number: /

**Filing Company Information**

QualChoice Life and Health Insurance CoCode: 70998 State of Domicile: Arkansas  
 Company, Inc.  
 12615 Chenal Parkway, Suite 300 Group Code: Company Type: Life & Health  
 Little Rock, AR 72211 Group Name: State ID Number:  
 (501) 228-7111 ext. [Phone] FEIN Number: 71-0386640  
 -----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: 2 Forms x \$50 a form.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QualChoice Life and Health Insurance Company, Inc.	\$100.00	09/26/2011	52121685

SERFF Tracking Number: QUAC-127650691 State: Arkansas  
 Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
 Inc.  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: MediQ65 Community Presentation  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/05/2011	10/05/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
MediQ 65 Community Meeting	Note To Reviewer	Niki Thomas	09/26/2011	09/26/2011

SERFF Tracking Number: QUAC-127650691 State: Arkansas  
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
Inc.  
Company Tracking Number:  
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A  
Standard Plans  
Product Name: MediQ65 Community Presentation  
Project Name/Number: /

## Disposition

Disposition Date: 10/05/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: QUAC-127650691 State: Arkansas

Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
Inc.

Company Tracking Number:

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: MediQ65 Community Presentation

Project Name/Number: /

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	MediQ65 Power Point Presentation	Filed-Closed	Yes
<b>Form</b>	MediQ65 Invitation	Filed-Closed	Yes

SERFF Tracking Number: QUAC-127650691 State: Arkansas  
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
Inc.  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: MediQ65 Community Presentation  
Project Name/Number: /

**Note To Reviewer**

**Created By:**

Niki Thomas on 09/26/2011 10:56 AM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

10/05/2011 03:16 PM

**Subject:**

MediQ 65 Community Meeting

**Comments:**

Ms. Stephanie Fowler  
Arkansas Department of Insurance  
Life and Health Division  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: QualChoice Life and Health Insurance Company, Inc. Medicare Supplement Advertisement

Dear Ms. Fowler:

Attached please find QualChoice Life and Health Insurance Company, Inc.'s filing of a Presentation and Invitation for MediGap Community Informational Meetings. Please find the following:

- Invitation Letter (0911+MK+009)
- Power Point Presentation (0911+mk+030\_mqcomm)

It is the goal of QualChoice Life and Health Insurance Company, Inc. to provide community information sessions to those individuals who may be eligible for Medicare and our Medicare Supplemental Policy. In an effort to provide consistent information, the Power Point Presentation is taken directly from the CMS website (which is attached for your reference). QualChoice Life and Health Insurance Company, Inc. took the information from the CMS slides and transferred it to a QualChoice logo template. The information on the on the two presentations is identical except for the following exceptions:

1. Added slides 1-3 to give an introduction to QualChoice as well as our Mission Statement.
2. Added Slide 20 which outlines the four plans that QualChoice will offer.

*SERFF Tracking Number:* QUAC-127650691 *State:* Arkansas  
*Filing Company:* QualChoice Life and Health Insurance Company, *State Tracking Number:* 49873  
*Inc.*  
*Company Tracking Number:*  
*TOI:* MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A  
*Standard Plans*  
*Product Name:* MediQ65 Community Presentation  
*Project Name/Number:* /

3. Added Slie 21 which shows Plan F in more detail as an example of what Medigap covers.
4. Added slide 22 which shows a map of Arkansas outlining the two different service areas.

Please feel free to contact me if you have any questions or concerns.

Sincerely,  
J. Nicole Thomas  
Associate Corporate Counsel  
501-219-5129

## **Module 1B**

# **Medicare 101**

## **Medicare/Medigap 101**

- Introduction to Medicare
- Original Medicare
- Medicare Supplement Insurance (Medigap)
- Medicare Advantage
- Medicare Prescription Drug Coverage

## What Is Medicare?

- A health insurance program for people
  - 65 years of age and older
  - Under age 65 with certain disabilities
  - With End-Stage Renal Disease (ESRD)
- Administered by the Centers for Medicare & Medicaid Services (CMS)
- Enrollment
  - Social Security (SSA)
  - Railroad Retirement Board (RRB)

9/26/2011

Medicare 101

3

## Applying for Medicare

- Apply 3 months before age 65
  - Don't have to be retired
  - Contact the Social Security Administration
- Enrollment automatic if receiving
  - Social Security
  - Railroad Retirement benefits



Medicare 101

4

## Medicare Coverage Basics

- Part A (Hospital Insurance)
- Part B (Medical Insurance)
- Part C (Medicare Advantage Plan)
- Part D (Medicare Prescription Drug Coverage)

9/26/2011

Medicare 101

5

## Medicare Part A

- Most people receive Part A premium free
- People with less than 10 years of Medicare- covered employment
  - Can still get Part A
    - Will pay a premium
- For information about Part A entitlement
  - Call SSA
    - 1-800-772-1213
    - TTY users call 1-800-325-0778

9/26/2011

Medicare 101

6

## **Part A Helps Pay for**

- Hospital inpatient care
- Skilled nursing facility (SNF) care
- Home health care
- Hospice care
- Blood

9/26/2011

Medicare 101

7

## **Part B Coverage**

- Doctors' services
- Outpatient medical/surgical svcs & supplies
- Diagnostic tests
- Outpatient therapy
- Outpatient mental health services
- Some preventive health care services
- Other medical services

9/26/2011

Medicare 101

8

## Enrolling in Medicare Part B

- Automatic Enrollment
  - Must opt out if not wanted
- Initial Enrollment Period (IEP)
  - 7 months starting 3 months before month of eligibility
- General Enrollment Period (GEP)
  - January 1 through March 31 each year
  - Coverage effective July 1
  - Premium penalty
    - 10% for each 12-month period eligible but not enrolled
    - Paid for as long as the person has Part B
    - Limited exceptions

9/26/2011

Medicare 101

9

## Enrolling in Medicare Part B

- May delay enrolling in Part B with no penalty if
  - Covered under employer or union group health plan
    - Based on current employment
      - Person or spouse
    - Will get a Special Enrollment Period (SEP)
      - Sign up within 8 months after coverage ends

9/26/2011

Medicare 101

10

## **Paying the Part B Premium**

- Pay monthly Part B premium
  - Most pay \$115.40 in 2011
  - Higher income may pay more
- Taken out of monthly payments
  - Social Security
  - Railroad retirement
  - Federal government retirement
- For information about premiums
  - Call SSA, RRB, or Office of Personnel Management
- If no monthly payments
  - Billed every 3 months
  - Medicare Easy Pay

9/26/2011

Medicare 101

11

## **Medicare Choices**

- Original Medicare (Part A & B)
- Medicare Advantage Plans (Part C)
- Medicare Prescription Drug Plans (Part D)

9/26/2011

Medicare 101

12

## Original Medicare

- Go to any provider that accepts Medicare
- People are responsible for
  - Part A in 2011
    - \$1,132 deductible for hospital stays up to 60 days
    - \$283 per day for days 61-90
    - \$566 per “lifetime reserve day” after 90 days (up to 60 days over your lifetime)
  
    - \$0 for first 20 days in Skilled Nursing Facility
    - \$141.50 for days 21 – 100.
    - After 100 days, you pay 100%

9/26/2011

Medicare 101

13

## •Original Medicare (continued)

- Blood- you pay 100% of cost for first three pints
  
- Hospice Care- Medicare pays for all but very limited coinsurance/copay for outpatient drugs and inpatient respite care

9/26/2011

Medicare 101

14

## Original Medicare (continued)

-Part B in 2011

- \$162 deductible before any services are Covered

Medicare pays 80%, you pay 20%

Covered charges include:

- Doctors services
- Hospital outpatient care
- Home health care
- Diagnostic tests
- Durable medical equipment

9/26/2011

Medicare 101

15

## Enrollment Periods

### ■ Initial Enrollment Period (IEP)

- 7 months
- Starts 3 months before month of eligibility

### ■ Annual Coordinated Election Period (AEP)

- October 15 through November 7 each year
- Can join, drop, or switch coverage
  - Effective January 1 of following year

### ■ Special Enrollment Period (SEP)

9/26/2011

Medicare 101

16

## The Medicare Card

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JANE DOE**

MEDICARE CLAIM NUMBER  
**000-00-0000**

ENTITLED TO HOSPITAL MEDICAL (PART A) (PART B)

EFFECTIVE DATE  
**07-01-1986**  
**07-01-1986**

Signature  
HERE → *Jane Doe*

9/26/2011

Medicare 101

17

## Medicare Supplemental Insurance also known as Medigap

- Health insurance policy
  - Sold by private insurance companies
  - Costs vary by plan, company and location
  - Must say “Medicare Supplement Insurance”
  - Covers “gaps” in Original Medicare
    - Deductibles, coinsurance, copayments
    - Does not work with Medicare Advantage Plans
  - Up to 10 standardized plans A,B,C,D,F,G,K,L,M,N
    - Plans E,H,I,J no longer sold, but may keep if already enrolled.
    - QualChoice will offer plans A,F,G,N

9/26/2011

Medicare 101

18

## •What Medigap plans do not cover

- Long Term Care in Nursing Home
- Vision or dental care
- Hearing Aids
- Eyeglasses
- Private duty nursing

9/26/2011

Medicare 101

19

## How Medigap Works

- People can buy a Medigap policy
  - Within 6 months of enrolling in Part B and it is guarantee issue
    - Must be age 65 or older
    - Guarantee Issue Rights- 7 scenarios
  - If they lose certain kinds of health coverage through no fault of their own
  - If they leave MA Plan under certain circumstances
  - Whenever the company will sell them one

9/26/2011

Medicare 101

20

## Steps in Buying a Medigap Policy

- Decide which benefits you want, then decide which of the Medigap Plans A through N meets your needs
- Find out which insurance companies sell Medigap policies in Arkansas
- Call the insurance companies you're interested in and compare costs
- Complete application for Medigap policy

9/26/2011

Medicare 101

21

## For More Information

- 1-800-MEDICARE (1-800-633-4227)
  - TTY users call 1-877-486-2048
- [www.medicare.gov](http://www.medicare.gov)
- [www.cms.hhs.gov](http://www.cms.hhs.gov)
- State Health Insurance Assistance Program (SHIP)
- *Medicare & You* handbook
  - Other publications

9/26/2011

Medicare 101

22

## Exercise

1. You must be at least 65 to apply for Medicare.
  - A. True
  - B. False

9/26/2011

Medicare 101

23

## Exercise

2. You do not have to be retired to apply for Medicare.
  - A. True
  - B. False

9/26/2011

Medicare 101

24

## Exercise

3. Medigap does not work with Medicare Advantage plans.
- A. True
  - B. False

9/26/2011

Medicare 101

25

## Exercise

4. All Medigap plans are identical in cost from one company to another.
- A. True
  - B. False

9/26/2011

Medicare 101

26

This training module provided by the



For questions about training products, e-mail  
[NMTP@cms.hhs.gov](mailto:NMTP@cms.hhs.gov)

To view all available NMTP materials  
or to subscribe to our listserv, visit  
[www.cms.hhs.gov/NationalMedicareTrainingProgram](http://www.cms.hhs.gov/NationalMedicareTrainingProgram)

SERFF Tracking Number: QUAC-127650691 State: Arkansas  
 Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 49873  
 Inc.  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: MediQ65 Community Presentation  
 Project Name/Number: /

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	0911+mk+030_mqcom	Advertising	MediQ65 Power Point Presentation	Initial			MediQ PPT.pdf
10/05/2011 m							
Filed-Closed	0911+MK+009	Advertising	MediQ65 Invitation	Initial			Invite Letter_DRAFT091511.pdf
10/05/2011							

**MediQ65<sup>SM</sup>**

**Medicare Supplement Insurance**

**QualChoice<sup>®</sup>**  
www.qualchoice.com

**Picking up  
where Medicare  
leaves off. . .**



Underwritten by QualChoice Life and Health Insurance Company, Inc.  
Form no. 0911-mkv030\_mqcomm

## Background

**QualChoice<sup>®</sup>**  
www.qualchoice.com

### **QualChoice of Arkansas**

**Formed in 1994 and headquartered in Little Rock, Arkansas**

**Second largest managed care company in Arkansas offering a comprehensive line of insured HMO, POS, PPO and Indemnity medical plans as well as TPA services**

**MediQ65<sup>SM</sup>**

©2010 QualChoice of Arkansas – Confidential & Proprietary

  
www.qualchoice.com

## Mission Statement

The mission of QualChoice is to create a sustainable financial vehicle that will deliver easily accessible, high quality and affordable health care and other services across all commercial and governmental markets in the State of Arkansas.

The delivery of these services is exceptional support capabilities for all customer constituencies in a caring environment, and with effective technology solutions.

MediQ65<sup>®</sup>

©2010 QualChoice of Arkansas – Confidential & Proprietary

  
www.qualchoice.com

## Medicare/Medigap 101

1. Introduction to Medicare
2. Original Medicare
3. Medicare Supplemental Insurance (Medigap)
4. Medicare Advantage
5. Medicare Prescription Drug Coverage

MediQ65<sup>®</sup>

©2010 QualChoice of Arkansas – Confidential & Proprietary

## What Is Medicare?

QualChoice<sup>®</sup>

```
graph TD; A[A health insurance program for people] --- B[65 years of age and older]; A --- C[Under age 65 with certain disabilities]; A --- D[With End-Stage Renal Disease (ESRD)]; A --- E[Administered by the Centers for Medicare & Medicaid Services (CMS)]; A --- F[Enrollment]; F --- G[Social Security (SSA)]; F --- H[Railroad Retirement Board (RRB)];
```

9/26/2011

5

©2010 QualChoice of Arkansas – Confidential & Proprietary

## Applying for Medicare

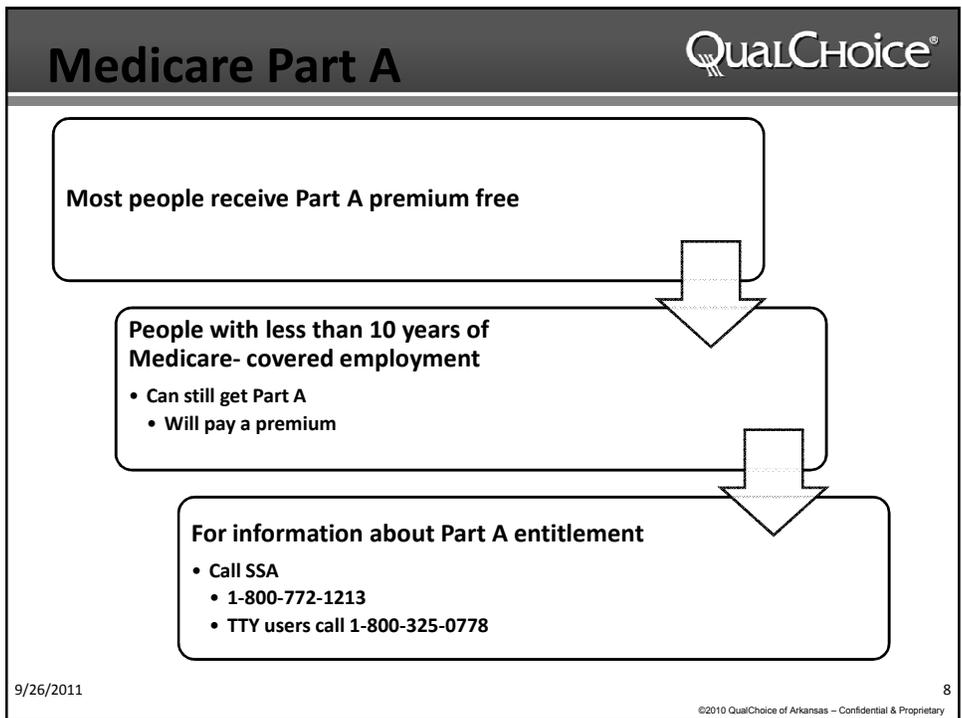
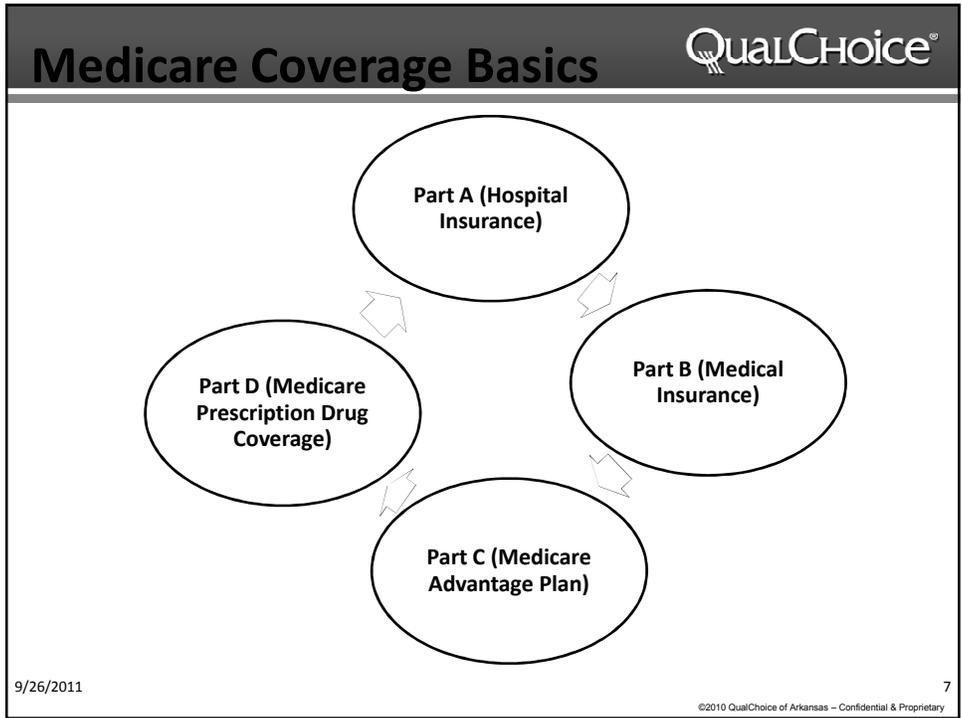
QualChoice<sup>®</sup>

```
graph TD; A[Apply 3 months before age 65] --- B[Enrollment automatic if receiving]; A --- C[Don't have to be retired]; A --- D[Contact the Social Security Administration]; B --- E[Social Security]; B --- F[Railroad Retirement benefits];
```

9/

6

©2010 QualChoice of Arkansas – Confidential & Proprietary



## Part A Helps Pay for

**QualChoice**

Hospital inpatient care

Skilled nursing facility (SNF) care

Home health care

Hospice care

9/26/2011

©2010 QualChoice of Arkansas – Confidential & Proprietary

9

## Part B Coverage

**QualChoice**

Doctors' services

Outpatient medical/surgical svcs & supplies

Diagnostic tests

Outpatient therapy

Outpatient mental health services

Some preventive health care services

Other medical services

9/26/2011

©2010 QualChoice of Arkansas – Confidential & Proprietary

10

**QualChoice**<sup>®</sup>

## Enrolling in Medicare Part B

<b>Automatic Enrollment</b>	<ul style="list-style-type: none"> <li>• Must opt out if not wanted</li> </ul>
<b>Initial Enrollment Period (IEP)</b>	<ul style="list-style-type: none"> <li>• 7 months starting 3 months before month of eligibility</li> </ul>
<b>General Enrollment Period (GEP)</b>	<ul style="list-style-type: none"> <li>• January 1 through March 31 each year</li> <li>• Coverage effective July 1</li> <li>• Premium penalty                             <ul style="list-style-type: none"> <li>• 10% for each 12-month period eligible but not enrolled</li> </ul> </li> <li>• Paid for as long as the person has Part B</li> <li>• Limited exceptions</li> </ul>

9/26/2011
©2010 QualChoice of Arkansas – Confidential & Proprietary 11

**QualChoice**<sup>®</sup>

## Enrolling in Medicare Part B

- May delay enrolling in Part B with no penalty if
  - Covered under employer or union group health plan
    - Based on current employment
      - Person or spouse
    - Will get a Special Enrollment Period (SEP)
      - Sign up within 8 months after coverage ends

9/26/2011
©2010 QualChoice of Arkansas – Confidential & Proprietary 12

## Paying the Part B Premium

**QualChoice**<sup>®</sup>

```
graph TD; A[Pay monthly Part B premium] --> B[Most pay $115.40 in 2011]; A --> C[Higher income may pay more]; D[Taken out of monthly payments] --> E[Social Security]; D --> F[Railroad retirement]; D --> G[Federal government retirement]; H[For information about premiums] --> I[Call SSA, RRB, or Office of Personnel Management]; J[If no monthly payments] --> K[Billed every 3 months]; J --> L[Medicare Easy Pay]
```

9/26/2011 13

©2010 QualChoice of Arkansas – Confidential & Proprietary

## Medicare Choices

**QualChoice**<sup>®</sup>

```
graph TD; A[Original Medicare Part A & B]; B[Medicare Advantage Part C]; C[Prescription Drug Plan Part D]
```

©2010 QualChoice of Arkansas – Confidential & Proprietary

Original Medicare	QualChoice <sup>®</sup>
<ul style="list-style-type: none"> <li>✓ Go to any provider that accepts Medicare</li> <li>✓ People are responsible for           <ul style="list-style-type: none"> <li>▪ <b>Part A in 2011</b> <ul style="list-style-type: none"> <li>• \$1,132 deductible per benefit period for hospital stays up to 60 days</li> <li>• \$283 per day for days 61-90</li> <li>• \$566 per “lifetime reserve day” after 90 days (up to 60 days over your lifetime)</li> <li>• \$0 for first 20 days in Skilled Nursing Facility</li> <li>• \$141.50 for days 21 – 100</li> <li>• After 100 days, you pay 100%</li> </ul> </li> </ul> </li> <li>✓ You pay 100% for 1<sup>st</sup> three pints of blood</li> <li>✓ Hospice Care- Medicare pays for all but very limited coinsurance/copay for outpatient drugs and inpatient respite care</li> </ul>	
9/26/2011	15
<small>©2010 QualChoice of Arkansas – Confidential &amp; Proprietary</small>	

Original Medicare (contd)	QualChoice <sup>®</sup>
<ul style="list-style-type: none"> <li>▪ <b>Part B in 2011</b> <ul style="list-style-type: none"> <li>• \$162 deductible before any services are covered, then Medicare pays 80%, you pay 20%</li> </ul> </li> <li>▪ <b>Covered charges include:</b> <ol style="list-style-type: none"> <li>1. Doctors services</li> <li>2. Hospital outpatient care</li> <li>3. Home health care</li> <li>4. Diagnostic tests</li> <li>5. Durable medical equipment</li> </ol> </li> </ul>	
9/26/2011	16
<small>©2010 QualChoice of Arkansas – Confidential &amp; Proprietary</small>	

## Enrollment Periods



**(Part C)**

**Initial Enrollment Period (IEP) for Part C and D.**

- 7 months
- Starts 3 months before month of eligibility

**Annual Coordinated Election Period (AEP)**

- October 15 through November 7 each year
- Can join, drop, or switch coverage
- Effective January 1 of following year

**Special Enrollment Period (SEP)**

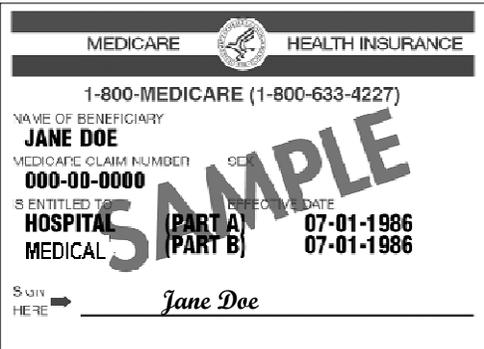
9/26/2011

17

©2010 QualChoice of Arkansas – Confidential & Proprietary

## The Medicare Card





9/26/2011

18

©2010 QualChoice of Arkansas – Confidential & Proprietary

## Medicare Supplemental Insurance

also known as Medigap



- Health insurance policy
  - Sold by private insurance companies
  - Costs vary by plan, company and location
  - Must say “Medicare Supplement Insurance”
  - Covers “gaps” in Original Medicare
    - Deductibles, coinsurance, copayments
    - Does not work with Medicare Advantage Plans
  - Up to 10 standardized plans A,B,C,D,F,G,K,L,M,N
    - Plans E,H,I,J no longer sold, but may keep if already enrolled.
    - QualChoice will offer plans A,F,G,N

9/26/2011
19

©2010 QualChoice of Arkansas – Confidential & Proprietary



### MediQ65™

---

#### MediQ65™ offers Plans A, F, G and N

WHAT MEDICARE DOES <u>NOT</u> PAY IN 2011	A Plan Pays	F Plan Pays	G Plan Pays	N Plan Pays
PART A: HOSPITAL SERVICES				
\$1,132* inpatient hospital deductible each benefit period		✓	✓	✓
\$283* copayment for days 61-90 in a hospital	✓	✓	✓	✓
\$566* copayment for days 91-150 in a hospital	✓	✓	✓	
\$141.50* copayment, per day, days 21-100 in a skilled nursing facility		✓	✓	✓
Additional 95 days after Medicare hospital benefits end	✓	✓	✓	✓
Calendar year blood deductible	✓	✓	✓	✓
Hospice care: coverage of cost-sharing for all Part A Medicare eligible hospice care and respite care expenses	✓	✓	✓	✓
PART B: PHYSICIAN CARE AND MEDICAL SERVICES				
\$162** Part B deductible		✓		
20% of Part B coinsurance after deductible is met	✓	✓	✓	**
Blood (cost of first 3 pints, if not by blood replacement). Medicare only pays 80% of cost of blood.	✓	✓	✓	✓
Excess charges related to Medicare Part B (up to 15%)		✓	✓	
OTHER BENEFITS NOT COVERED BY MEDICARE PARTS A AND B				
Emergency services received in a foreign country		✓	✓	✓

\*This is the 2011 Medicare amount. The amount may change in 2012.

\*\*Except up to a \$20 doctor visit copayment and \$50 emergency room copayment, unless covered by Part A. (Emergency Room copayment waived if admitted to hospital).

©2010 QualChoice of Arkansas – Confidential & Proprietary

# MediQ65 Plan F - SAMPLE



QUALCHOICE MEDIGAP PLANS				PLAN F
<b>Medicare Plan F (Part A) - Hospital Services - Per Benefit Period</b>				
*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received additional care in any other facility for 60 days in a row.				
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY	
<b>HOSPITAL SERVICES*</b> Semi-private room & board, general nursing and miscellaneous services, and supplies.				
First 60 days	All but \$1,122 of benefit period deductible	\$1,122 (Part A deductible)	\$0	
61 through 90th day	All but \$285 a day	\$285 a day	\$0	
91st day and after: While using 80 percent inpatient days	All but \$566 a day	\$566 a day	\$0	
Once patient receives care and care: Additional 365 days	\$0	80% of Medicare eligible expenses	20%	
Beyond the additional 365 days	\$0	\$0	All costs	
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including being in a hospital for at least 3 days and entering a Medicare-approved facility within 30 days after leaving the hospital.				
First 20 days	All approved amounts	\$0	\$0	
21st through 100th day	All but \$141.50 a day	Up to \$141.50 a day	\$0	
101st day and after	\$0	\$0	All costs	
<b>BLOOD</b>				
First three pints	\$0	3 pints	\$0	
Additional amounts	100%	0%	\$0	
<b>HOSPICE CARE</b>				
You must meet Medicare's requirements including a doctor's certification of terminal illness.	All but very limited co-insurance/copying must be paid by hospice provider	Medicare copayment/coinsurance	\$0	

PLAN F				QUALCHOICE MEDIGAP PLANS			
<b>Medicare Plan F (Part B) - Medical Services - Per Calendar Year</b>							
*Once you have been billed 50% of Medicare-approved amounts for covered services (which are covered with an amount you pay that Medicare will have covered for the calendar year). Medicare benefits are subject to change. Please consult the latest <i>Guide to Health Insurance for People with Medicare</i> .							
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY				
<b>MEDICAL EXPENSES</b> - in or out of the hospital and outpatient hospital treatment, such as physician's services, equipment and supplies, medical and surgical services, ambulance, physical and speech therapy, diagnostic tests, durable medical equipment							
First \$127 of Medicare-Approved Amount*	\$0	\$127 (Part B deductible)	\$0				
Remainder of Medicare-Approved Amount*	Generally 80%	Generally 20%	\$0				
<b>Part B excess charges</b> (above Medicare-approved amounts)							
	\$0	100%	\$0				
<b>VISION</b>							
First three visits	\$0	All costs	\$0				
Next 120 days of Medicare-Approved Amount*	3%	\$120 (Part B deductible)	\$0				
Remainder of Medicare-Approved Amount*	80%	20%	\$0				
<b>CLINICAL LABORATORY SERVICES</b>							
Tests for diagnostic services	100%	\$0	\$0				
<b>PARTS A &amp; B</b>							
<b>HOME HEALTH CARE - Medicare-Approved Services</b>							
Medically necessary skilled care services and medical supplies	100%	\$0	\$0				
Durable Medical Equipment	\$0	\$120 (Part B deductible)	\$0				
First \$167 of Medicare-Approved Amount*			\$0				
Remainder of Medicare-Approved Amount*	80%	20%	\$0				
<b>OTHER BENEFITS NOT COVERED BY MEDICARE</b>							
<b>FOREIGN TRAVEL - not covered by Medicare</b>							
Medically necessary emergency care (not beginning during the first 60 days of each trip outside the U.S.)							
First \$500 each calendar year	\$0	\$0	\$500				
Remainder of charges	\$0	80% to 100% (maximum benefit of \$5,000)	20% and amounts over the \$5,000 life-time maximum				

9/26/2011

21

21

©2010 QualChoice of Arkansas - Confidential & Proprietary

## SERVICE COUNTIES

**Service Area 1:**  
Adams, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Clark, Cleveland, Columbia, Craighead, Crawford, Crittenden, Desha, Drew, Fulton, Franklin, Fulton, Grant, Greene, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Logan, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Newton, Phillips, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Sevier, Sebastian, St. Francis, Stone, Union, Washington, Van Buren, White, Woodruff, Yell

**Service Area 2:**  
Cass, Cleburne, Conway, Cross, Dallas, Faulkner, Garland, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Lawrence, Little River, Lonoke, Nevada, Ouachita, Pearly, Pike, Pularis, Saline, Sevier, Sharp, Van Buren

©2010 QualChoice of Arkansas - Confidential & Proprietary

## How Medigap Works QualChoice®

- People can buy a Medigap policy
  - Within 6 months of enrolling in Part B and it is guarantee issue
    - Must be age 65 or older
    - Guarantee Issue Rights- **7 scenarios**
  - If they lose certain kinds of health coverage through no fault of their own
  - If they leave Medicare Advantage Plan under certain circumstances
  - Whenever the company will sell them one

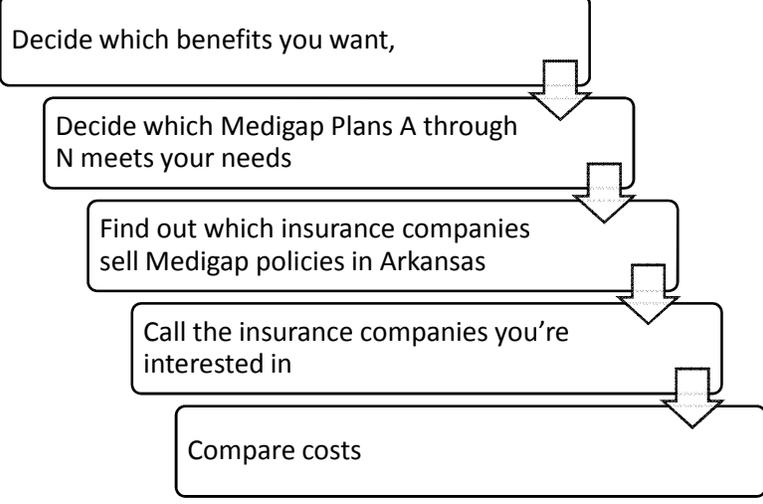
9/26/2011
©2010 QualChoice of Arkansas – Confidential & Proprietary 23

## What Medigap plans do not cover QualChoice®

- Long Term Care in Nursing Home
- Vision or dental care
- Hearing Aids
- Eyeglasses
- Private duty nursing

9/26/2011
©2010 QualChoice of Arkansas – Confidential & Proprietary 24

## Steps in Buying a Medigap Policy

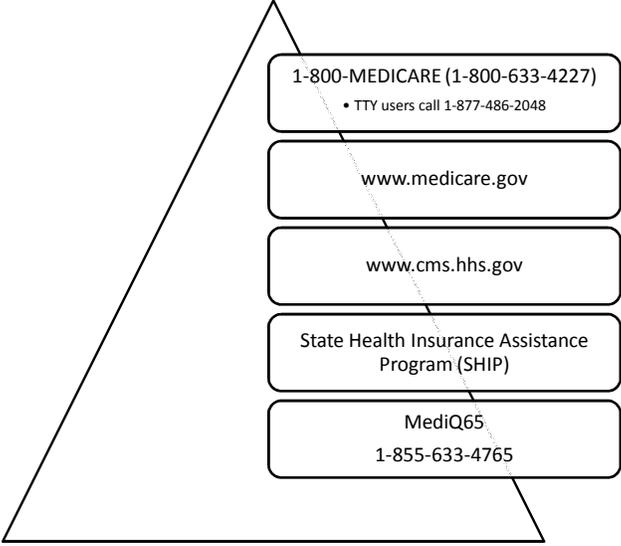


```
graph TD; A[Decide which benefits you want,] --> B[Decide which Medigap Plans A through N meets your needs]; B --> C[Find out which insurance companies sell Medigap policies in Arkansas]; C --> D[Call the insurance companies you're interested in]; D --> E[Compare costs];
```

9/26/2011 25

©2010 QualChoice of Arkansas – Confidential & Proprietary

## For More Information



1-800-MEDICARE (1-800-633-4227)  
• TTY users call 1-877-486-2048

[www.medicare.gov](http://www.medicare.gov)

[www.cms.hhs.gov](http://www.cms.hhs.gov)

State Health Insurance Assistance Program (SHIP)

MediQ65  
1-855-633-4765

9/26/2011 26

©2010 QualChoice of Arkansas – Confidential & Proprietary



<Date>

<First Name, Last Name>

<Address>

<City, State, Zip>

Dear <First Name>:

If you have just turned 65 or soon will, you'll be eligible for Medicare Part A and Part B — and that's likely to present a major change in how you get health care coverage. Many people entering this chapter of their lives receive tons of information, mailings, brochures, etc. It can be very confusing and can leave you with more questions than answers — such as:

**“What’s the difference between Medicare Part A and Part B”?**  
**“If I’m still working, do I need Part B”?**  
**“After Medicare pays its part, what will I still owe the doctor or hospital”?**

I'd like to personally invite you to attend a brief meeting hosted by QualChoice in your area. As an Arkansas-based company since 1994, we take great pride in offering group and individual health and life products to all Arkansans. We are now pleased to be able to offer Medicare supplemental insurance benefits as well.

**Day/Date:** <Day, Date>

**Time:** <Time>

**Location:** <Location>

I look forward to seeing you at this meeting and to addressing any questions you may have regarding Medicare and Medicare supplement plans. In the meantime, if you have any questions, feel free to contact me by phone or email.

Ron Rogers

MediQ65™ Representative

Ph: 855.633.4765

e-Mail: [mediq65@qualchoice.com](mailto:mediq65@qualchoice.com)