

Questions, Answers and Information about Medicare Supplement Insurance

Q. Why do I need Medicare supplement insurance?

A. Medicare does not pay for everything. Medicare supplement insurance is designed to help pay for some of the charges the Medicare program does not. Blue Cross Blue Shield of North Dakota has several Medicare supplement plans to choose from. The information in this brochure is about High Deductible Plan F.

Q. What is High Deductible Plan F coverage?

A. Medicare Supplement High Deductible Plan F provides for basic coverage of Medicare approved services plus the hospitalization deductible of \$1,632, medical services deductible of \$240, skilled nursing coinsurance of up to \$204 a day, 100% of the excess charges (above Medicare approved amounts) for medical services and coverage for emergency care when traveling abroad. Benefits will not begin until your calendar year deductible amount has been met.

Q. What is the Calendar Year Deductible Amount?

A. The calendar year deductible amount is \$2,800. It is a specified amount of expense for covered services that you must pay within each calendar year before benefits are provided. Benefits will not begin until your calendar year deductible amount has been met.

Q. Why should I buy Medicare supplement insurance from Blue Cross Blue Shield of North Dakota?

- A. When you buy a Medicare supplement from Blue Cross Blue Shield of North Dakota, you can expect:
- Coverage (according to the terms of your benefit plan) regardless of age, health, or the amount of benefits you've already received.
 - Guaranteed renewable coverage that will never be cancelled because of age or condition of health.
 - Friendly, face-to-face member services in eight locations across North Dakota.
 - Payment made directly to your Medicare participating physician, clinic or hospital.
 - Minimal paperwork in claims filing.
 - Best of all, the Blue Cross Blue Shield symbols, recognized around the world as the emblems that mean quality health coverage.

Glossary

Benefit Period: A benefit period begins on the first day you enter a hospital or skilled nursing facility as a Medicare patient and ends 60 consecutive days after you are discharged. A new benefit period begins when 60 days without a hospital or skilled nursing facility stay have elapsed.

Calendar Year: Each calendar year begins on January 1 and ends on December 31 of that year.

Covered Services: This term refers to covered services or supplies specified in your benefit plan for which benefits will be provided.

Medicare Coinsurance: A part of the charge for your hospital or medical care which Medicare does not pay.

Medicare Copayment Amount: A predetermined dollar amount established by Medicare under a prospective payment system for some outpatient hospital services that Medicare does not pay.

Medicare Deductible: A specified dollar amount of Medicare eligible expenses that you are responsible for paying before Medicare will begin making payments for covered services.

Medicare Eligible Expenses: Health care expenses that are covered services under Medicare Part A or Part B that are recognized as reasonable and medically necessary by Medicare.

Further Facts on Coverage, Rates and Enrollment are Available from:

Fargo Office

4510 13th Ave. S.
Telephone: 277-2232

Bismarck Office

1415 Mapleton Ave.
Telephone: 223-6348

Grand Forks Office

3570 S. 42nd St.,
Suite B
Telephone: 795-5340

Minot Office

1308 20th Ave. SW.
Telephone: 858-5000

Jamestown Office

300 2nd Ave. NE,
Suite 132
Telephone: 251-3180

Dickinson Office

1674 15th St. W.,
Suite D
Telephone: 225-8092

Devils Lake Office

425 College Dr. S.,
Suite 13
Telephone: 662-8613

Williston Office

1500 14th Street West,
Suite 270
Telephone: 572-4535

 **Call Toll-Free:**
(800) 280-BLUE (2583)

 **www.MedicareND.com**

This brochure presents a brief explanation of the covered services and payment levels of this product. It should not be used to determine whether your health care expenses will be paid. The written benefit plan between you and Blue Cross Blue Shield of North Dakota governs what benefits are available.

Original Medicare supplement plans A, C, F, G, L and N are also available.



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross Blue Shield Association

www.BCBSND.com

Effective 1-1-24
BND-22-0290610 • POD 10-23 URAC 8.7



High Deductible Plan F

Starting January 1, 2020, Medigap plans sold to new people with Medicare won't be allowed to cover the Part B deductible. Because of this, Plans C and F will no longer be available to people new to Medicare starting on January 1, 2020. If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.



Medicare and Medicare Supplement High Deductible Plan F Benefits and Coverages – 2024

Medicare (Part A) Hospital Services Per Calendar Year			
Services	Medicare Pays	After You Pay \$2,800 Deductible,**** Plan Pays	In addition to \$2,800 Deductible,**** You Pay
Hospitalization*: Semiprivate room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
61st thru 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after			
While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care*: You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$0	\$0
21st thru 100th day	All but \$204 a day	Up to \$204 a day	\$0
101st day and after	\$0	\$0	All costs
Blood			
First three pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
Hospice Care: You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	

*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 skilled care in any other facility for 60 days in a row.

****Notice:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

***Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

****This high deductible plan pays the same benefits as Plan F after you have paid a calendar year \$2,800 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,800. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

Medicare benefits are subject to change. Please consult the latest Guide to Health Insurance for People with Medicare.

Medicare (Part B) Medical Services Per Calendar Year			
Services	Medicare Pays	After You Pay \$2,800 Deductible,**** Plan Pays	In addition to \$2,800 Deductible,**** You Pay
Medical Expenses: In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment.			
First \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
Blood			
First three pints	\$0	All costs	\$0
Next \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services: Tests for diagnostic services.			
	100%	\$0	\$0

Parts A and B			
Services	Medicare Pays	After You Pay \$2,800 Deductible,**** Plan Pays	In addition to \$2,800 Deductible,**** You Pay
Home Health Care: Medicare-approved services.			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
First \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

Other Benefits Not Covered by Medicare			
Services	Medicare Pays	After You Pay \$2,800 Deductible,**** Plan Pays	In addition to \$2,800 Deductible,**** You Pay
Foreign Travel: Not covered by Medicare – Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum