

## SPRJ61252\_MMC\_Medicare\_Basics\_R1\_081621-TextDS

*Soft guitar music plays with a steady drumbeat. A navy-blue logo of overlapping U's is centered on a white background. The lines of the logo unfurl and weave over the screen, creating a blue background.*

ON SCREEN TEXT: Medicare  
basics

ON SCREEN TEXT: Medicare  
Conversations

*A card appears with white text on it.*

ON SCREEN TEXT: Medicare

ON SCREEN TEXT: Medicare basics

*A woman interviews.*

ON SCREEN TEXT: Karol Carstensen  
Medicaid Made Clear

KAROL: Hi, my name is Carol Carstensen, I'm part of the Medicare Made Clear team. And I know from trying to learn about it myself, just how much there is to know about Medicare. It can be kind of overwhelming at times, even if you've been at it for years.

*On a blue background, a Medicare card slides in next to a coil notepad with five lines of light blue indicating text. Orange checkmarks appear next to each line.*

KAROL: So today, I'm going to go over the basics of Medicare, because a strong foundation in the basics is going to help you understand your choices and make better Medicare decisions for yourself.

*A blue question mark in a white circle appears next to large white text on a blue background.*

ON SCREEN TEXT: What are we  
discussing today?

KAROL: We'll start at the beginning and talk a little bit about what Medicare is and who can get it.

*On a blue background, a yellow hand holds the Medicare card up from the bottom of the frame. Four white circles appear around it, with blue symbols in them: a bed, a stethoscope, a bed and stethoscope, and lastly a pill bottle. Each is labelled with white text under it.*

ON SCREEN TEXT:   Part A  
                          Part B  
                          Part C  
                          Part D

KAROL: Then we'll talk about the parts of Medicare, what they cover what they cost.

ON SCREEN TEXT:   My coverage

KAROL: And then we'll go into how to put those parts together to come up with coverage that works for you. So, let's get started.

*On a blue background, the Medicare card appears again next to large white text.*

ON SCREEN TEXT:   What is  
                          Medicare?

*The image and text rise out of sight and are replaced by two symbols. On the left is a three-tiered birthday cake with a candle on top and on the right is a white circle with a blue wheelchair in it. Underneath them is white text.*

ON SCREEN TEXT:   65+ OR 18+

KAROL: Medicare is a federal health insurance program for people 65 and older, and others who have qualifying disabilities.

*The icons move to the left as a white background takes over the right half of the screen. Two blue circles appear, one with a turquoise outline of mainland America in it and the other with a white paper with turquoise lines on it like writing. Blue text is under them.*

ON SCREEN TEXT:   Citizen OR Legal  
  Resident

KAROL: You also need to be a United States citizen or a legal resident.

*A light blue background comes down, covering the screen. Large blue text appears at the top.*

ON SCREEN TEXT:   at least 5 years

*A blue line goes across four small dots and ends on a large blue circle with the white paper in it again. Blue text appears underneath it.*

ON SCREEN TEXT:    Legal  
                             Resident

KAROL: If you're a legal resident, you need to have lived in this country for at least five years in a row, including the five years just before you enroll in Medicare. Another important thing about Medicare is its individual insurance, meaning every individual person needs to qualify for it themselves, and enroll in it and choose coverage for themselves.

ON SCREEN TEXT:    Each person  
                             must:

*A white coil notepad appears on the right and orange checkmarks appear next to a list.*

ON SCREEN TEXT:    Qualify  
                             Enroll  
                             Choose  
                             coverage

KAROL: This can be different from what you're used to if you've had a family health plan through an employer for example.

*On a blue background, four white circles appear on the left with a blue letter in each of them.*

ON SCREEN TEXT:    A B  
                             C D

ON SCREEN TEXT:    What are the  
                             parts of Medicare?

*In the four circles, the letters are replaced with symbols: a bed, a stethoscope, a bed and stethoscope, and lastly a pill bottle.*

KAROL: Government sponsored Medicare is made up of two parts: Part A and Part B.

*Now only two of the circles appear next to each other: the bed and the stethoscope. White text appears under each one.*

ON SCREEN TEXT:    Part A  
                             Part B

KAROL: Each part covers certain health care services.

ON SCREEN TEXT: Original Medicare

KAROL: The two together are often called Original Medicare, or sometimes traditional Medicare.

*The circle with the stethoscope and bed appears.*

ON SCREEN TEXT: Part C

*The circle with the pill bottle appears.*

ON SCREEN TEXT: Part D

*A white circle appears with a blue umbrella in it.*

ON SCREEN TEXT: Medicare  
supplement  
insurance

KAROL: There's also a part C, and Part D, and Medicare Supplement Insurance. And we'll get to those in a little bit.

*The white circle with the blue bed appears.*

ON SCREEN TEXT: Part A

ON SCREEN TEXT: Hospital Insurance

KAROL: So, let's start with part A. Part A is hospital insurance. It covers inpatient care when you're in the hospital or a skilled nursing facility.

*The circle slides left as a white coil notepad slides in on the right. Orange checkmarks appear alongside blue text as it appears.*

ON SCREEN TEXT: Rooms  
Meals  
Nursing services  
Equipment  
Operating room

KAROL: It covers your room, your meals, your nursing services, that when you're in the hospital, any equipment or supplies that are used in your care, operating room, whatever the needs are that you have while you're in the hospital, or in a skilled nursing facility.

*A white circle pops up with a blue stethoscope inside.*

ON SCREEN TEXT: Part B

ON SCREEN TEXT: Medical Insurance

KAROL: Medicare Part B is medical insurance. It covers your doctor visits or your doctor services, even when you're in the hospital.

*The circle slides left as a white coil notepad slides in on the right. Blue text appears on it.*

ON SCREEN TEXT: Doctor visits & services  
Out-patient care  
Clinic visits  
Emergency room  
Ambulance  
Preventive care  
Medical devices

*Orange checkmarks appear next to the items on the list, one at a time.*

KAROL: Other things covered by Part B include care when you're in outpatient facilities, like the clinic or the emergency room for example, ambulance services, if you need to go to the emergency room preventive care services like flu shots, medical devices that you might use at home, such as a wheelchair.

ON SCREEN TEXT: What do I pay  
for Medicare?

*Three gold coins slide in and settle to the left of the text.*

KAROL: Original Medicare again has Part A and Part B. And it does come with some costs. Those costs can include premiums, deductibles, copays, and coinsurance.

*A row of three blue circles appears on a white background. In the first circle is a white dollar sign, in the second is a graphic of a bill, and in the third is a pie chart split into two white thirds and one larger turquoise third.*

ON SCREEN TEXT: Premium  
Deductible  
Copay or  
coinsurance

*A blue background takes over the left of the screen. The white circle with the bed in it appears.*

ON SCREEN TEXT: Part A

*Three gold coins slide into view from the right side of the white background.*

ON SCREEN TEXT: Premium

*A dotted orange checkmark appears next to the text.*

KAROL: Let's start with part A. Part A, in fact, is premium-free for most people.

ON SCREEN TEXT: Premium-free after  
ten years of work.

KAROL: If you've worked to pay taxes or your spouse has for at least 10 years, then you get part A premium-free. Otherwise, you would have to pay a premium.

ON SCREEN TEXT: Deductible  
Copay  
Coinsurance

*Orange checkmarks appear next to each of them.*

KAROL: Other costs for part A include a deductible, and some copays and coinsurance.

ON SCREEN TEXT: You only pay while  
using Part A services

*In the room with Karol.*

KAROL: But importantly, you only pay for part A when you're actually receiving Part A services, such as when you go in the hospital.

*The blue-and-white split screen now has the white circle with the stethoscope on the blue side.*

ON SCREEN TEXT: Part B

*On the white background, gold coins peek out from the right side.*

ON SCREEN TEXT: Premium

*An orange checkmark appears next to the text.*

ON SCREEN TEXT: Premium deducted from

## Social Security

KAROL: So, Medicare Part B does come with a premium, and that will be deducted out of your Social Security check if you receive Social Security. Otherwise, you'll need to pay it directly to Medicare.

ON SCREEN TEXT: Copay  
Deductible  
Coinsurance

*Orange checkmarks appear next to each item listed.*

KAROL: Other costs with Part B include some copays, a deductible, and some coinsurance.

*A turquoise circle appears. A twenty-percent slice of it turns blue.*

ON SCREEN TEXT: You pay  
20%

ON SCREEN TEXT: Coinsurance

ON SCREEN TEXT: Medicare  
pays 80%

KAROL: For most services, you pay 20% coinsurance, and that means you pay 20% of the Medicare approved amount for that service and Medicare pays 80%. So, we've talked about Original Medicare Part A and Part B, what they cover and what they cost, but they don't cover everything.

*Now a screen is split with a blue background on the left. On the blue background are two circles, one with a bed in it above the other with a stethoscope in it.*

ON SCREEN TEXT: Part A  
Part B

*The right side is divided into quarters. In the top left light blue square is an image of a pill bottle.*

ON SCREEN TEXT: Prescription  
Drugs

*In the top right white square is a toothbrush.*

ON SCREEN TEXT: Dental

*In the bottom left white square is a pair of glasses.*

ON SCREEN TEXT: Vision

*In the bottom right light blue square is a picture of an ear.*

ON SCREEN TEXT: Hearing

KAROL: Neither Part A nor Part B covers prescription drugs, for example, dental, or vision, or hearing care.

*The square quarters go blank one at a time, then the symbols and text on the blue background to the left slide are replaced by two more white circles, one with a bed and stethoscope and one with a pill bottle.*

ON SCREEN TEXT: Part C  
Part D

*The symbols and text in the square quarters return as they were.*

KAROL: This is where Part C, Part D and Medicare Supplement Insurance come in. They offer you more coverage options

*Now three circles are on the left side of the screen with symbols in them: a bed and stethoscope, a pill bottle, and an umbrella.*

ON SCREEN TEXT: Part C  
Part D  
Medigap

ON SCREEN TEXT: What are these  
Additional  
options?

KAROL: Let's start with Part C.

ON SCREEN TEXT: Part C

ON SCREEN TEXT: Medicare  
Advantage

KAROL: Part C is Medicare Advantage.

*On the right, A white paper unravels with blue text at the top of it.*



ON SCREEN TEXT: Plan 1

ON SCREEN TEXT: Offered by private  
insurance companies

KAROL: Medicare Advantage plans are offered by private insurance companies.

ON SCREEN TEXT: Medicare  
Advantage

*Two of the white circles appear side by side under the text, one with the bed and the other with the stethoscope.*

ON SCREEN TEXT: Part A  
Part B

KAROL: They cover everything that original Medicare covers, all of your Part A benefits, and Part B benefits.

*Everything moves to the left side as the right side is divided into quarters with the same symbols and text in each square quarter as before.*

KAROL: In addition, most plans will include prescription drug coverage, and additional benefits like dental and vision coverage.

*Now the two white circles slide off screen and are replaced by one white circle with the bed and stethoscope in it.*

ON SCREEN TEXT: Part C

*On the right, the quarters disappear leaving only a white background. Three gold coins tumble in from the right.*

ON SCREEN TEXT: \$0 premium

KAROL: The costs for a Medicare Advantage plan might include a premium or it might not. There are some plans that have \$0 premiums.

ON SCREEN TEXT: Copay  
Coinsurance  
Out-of-pocket  
limit

*Orange checkmarks appear next to each item.*

KAROL: Other costs would include copays for services you receive, and sometimes the coinsurance. Another important thing to know about Medicare Advantage plans is that they are required by Medicare to set an annual out-of-pocket limit.

*Blue text appears along the top of a light blue background over a timeline.*

ON SCREEN TEXT: Out-of-pocket  
limit

ON SCREEN TEXT: Jan 1

ON SCREEN TEXT: Dec 31

*The first section of the timeline is filled with white up to a point just past a quarter of the way.*

ON SCREEN TEXT: \$\$\$

*The rest of the banner is filled with blue, separated from the white section with a red line.*

ON SCREEN TEXT: Plan Coverage

KAROL: This out-of-pocket limit is like built-in financial protection, because if you reach that limit, the plan would pay all of your costs for the rest of that year.

ON SCREEN TEXT: There may be many  
plans offered and  
coverage may vary

KAROL: There may be many Medicare Advantage plans offered in a region or a state or a county, and each one will have its own coverage and cost terms.

*On a blue background, the bottle of pills appears.*

ON SCREEN TEXT: How are  
prescription  
drugs covered?

KAROL: Now let's talk about Medicare Part D.

*Now the white circle with the pill bottle in it is on the left.*

ON SCREEN TEXT: Part D

ON SCREEN TEXT: Prescription  
drug coverage

KAROL: Medicare Part D is prescription drug coverage.

*Turquoise lines branch from the text to two circles. The top circle has the bed and stethoscope in it, and the bottom circle has the pill bottle in it.*

ON SCREEN TEXT: Medicare  
Advantage plan

ON SCREEN TEXT: Stand-alone  
Part D plan

KAROL: You can get prescription drug coverage in two ways, either through a Medicare Advantage plan, like we just talked about, or through a standalone Part D plan. You can always remember prescription drug plans and Part D by thinking D is for drugs.

ON SCREEN TEXT: Part D coverage

KAROL: Medicare requires that Part D plans cover all the types or classes of drugs that are normally used by Medicare beneficiaries.

*A white circle appears and slowly fills with various tablets and capsules. The circle of pills moves to the right and a paper appears on the left with blue text at the top of two columns of light blue lines indicating text.*

ON SCREEN TEXT: Rx \$

KAROL: Every plan has a formulary, or a list of covered drugs. So when you're choosing a Medicare Part D plan, it's really important to look at those formularies and make sure that the drugs that you take are on those lists.

*Now three papers appear on the blue background, each with blue text at the top.*

ON SCREEN TEXT: Plan 1  
Plan 2  
Plan 3

ON SCREEN TEXT: \$  
\$\$  
\$\$\$

KAROL: Costs for a Medicare Part D plan vary from plan to plan, but it usually includes a premium, and you'll probably pay a copay when you fill a prescription.

*A few gold coins spill in from the right.*

ON SCREEN TEXT: Premium  
Copay

*Orange checkmarks appear next to each line.*

KAROL: What you pay in copays, again depends on the plan, and also on the formulary. Every plan places certain drugs on what they call tiers, or levels, of a formulary.

*On a white background, three horizontal blue bars appear, the shortest at the top and longest at the bottom.*

ON SCREEN TEXT: Tier 3  
Tier 2  
Tier 1

*An orange-yellow capsule floats on the left from the lowest bar to the middle bar, then to the highest bar.*

KAROL: And the level determines what you pay at the pharmacy counter.

ON SCREEN TEXT: \$\$\$  
\$\$  
\$

KAROL: Usually, the higher the level or tier, the more you'll pay. Costs for Medicare Part D will vary from plan to plan, but most plans have a pharmacy network. And if you fill your prescriptions within that network, you're going to get the best price for that prescription.

*On a blue background, eight blue location icons with pill bottle symbols are arranged in a diamond on the left.*

ON SCREEN TEXT: Pharmacy network

*On the right is a single orange location icon with a pill bottle symbol.*

ON SCREEN TEXT: Out of network

ON SCREEN TEXT: \$

ON SCREEN TEXT: \$\$\$

*Now a blue checkmark in a white circle appears on the left of a blue background.*

ON SCREEN TEXT: Can I get additional  
coverage?

*Now the white circle with the umbrella in it is on the left.*

ON SCREEN TEXT: Medicare  
supplement  
insurance

ON SCREEN TEXT: Medigap

KAROL: Medicare Supplement Insurance is also called Medigap, and it's just what it sounds like. It supplements Medicare.

*A turquoise wallet is in the middle of a blue background with a gold coin peeking out the top of it.*

ON SCREEN TEXT: Out-of-pocket health costs

KAROL: Medicare supplement plans help pay some of the out-of-pocket costs that come with Original Medicare Part A and Part B.

*Ten white papers appear in two rows on a blue background, each with a blue title at the top.*

ON SCREEN TEXT: Plan A  
Plan B  
Plan C  
Plan D  
Plan F  
Plan G  
Plan K  
Plan L  
Plan M  
Plan N

ON SCREEN TEXT: Medicare supplement insurance plans

KAROL: Medicare supplement plans are standardized. They're labeled from A through N. There's 10 different plans with varying levels of coverage. So, each Medicare supplement plan that has the same letter offers exactly the same coverage.

*Now, a pale blue silhouette of mainland America is on a blue background. Two white papers appear on it, one over the west and the other over the east.*

ON SCREEN TEXT: Plan 2  
Plan 2

ON SCREEN TEXT: \$\$\$  
\$\$

KAROL: However, plans may differ in what they charge. So, Plan G for example, in one state may be a different price from Plan G in another state.

*Now a circle with an ear and a circle with a toothbrush are on the left of a blue background.*

ON SCREEN TEXT: Do Medicare supplement  
insurance plans cover  
other services?

KAROL: The main purpose of a Medicare supplement plan is to cover the costs that come with Original Medicare Part A and Part B. However, some Medicare supplement plan providers do offer additional programs that can provide discounted services for dental or hearing or other health care services.

*Now the white coil notepad appears on a blue background with blue text on it.*

ON SCREEN TEXT: Medigap insurers may  
make value-added  
services available either  
free or on a discounted  
basis. These services  
may come from the  
insurer or other  
companies.

*An orange checkmark appears in the top left corner of the notepad. Now the five white circles appear on the left with the bed, bed and stethoscope, stethoscope, umbrella, and pill bottle in them.*

ON SCREEN TEXT: How do these all  
work together?

KAROL: Medicare Parts and plans can work together in different combinations to offer you the coverage you need. It really comes down to two scenarios.

*On the left of a blue background, two white circles appear: one with a bed and one with a stethoscope.*

ON SCREEN TEXT: Part A  
Part B

ON SCREEN TEXT: Original Medicare

*A white plus sign appears to the right of them and a third circle pops up with a pill bottle in it.*

ON SCREEN TEXT: Part D

*Another plus sign appears on the right and another white circle, this time with the umbrella in it.*

ON SCREEN TEXT: Medicare Supplement

KAROL: You can keep Original Medicare Part A and Part B and decide to add prescription drug coverage and or a Medicare supplement plan.

ON SCREEN TEXT: Medicare  
Advantage  
plan

*Six white circles appear around the text, each with a symbol inside: a bed, a pill bottle, a toothbrush, an ear, an eye, and a stethoscope.*

KAROL: Or you can choose a Medicare Advantage plan instead, which encompasses all of the coverage in one plan.

*Now a white paper is on the left of the blue background.*

ON SCREEN TEXT: Plan 1

ON SCREEN TEXT: Which plan is  
right for me?

KAROL: People often ask how do I know what's right for me? What Medicare plan should I choose?

*A light blue background is split into three horizontal rows by two turquoise lines. On the top row are the two white circles, one with a bed and the other with a stethoscope.*

ON SCREEN TEXT: Original

Medicare

*In the middle row, plus signs appear between icons for the pill bottle and umbrella.*

ON SCREEN TEXT: Original  
Medicare

ON SCREEN TEXT: Part D

ON SCREEN TEXT: Medigap

*In the last row is a white circle with both a bed and stethoscope in it.*

ON SCREEN TEXT: Medicare  
Advantage plan

KAROL: Well, that choice is personal, because your health needs are personal, and each person needs to make a decision for themselves. There are a few things to think about as you look at Medicare plans and coverage in general.

ON SCREEN TEXT: Medicare  
Advantage

*A white coil notepad is on the right. Blue text appears with orange checkmarks next to each line.*

ON SCREEN TEXT: Dental  
Vision

KAROL: One, would you like to have additional benefits like dental or vision? If so, then a Medicare Advantage Plan might be a better choice because they offer these options whereas Original Medicare doesn't.

*A white piggy bank appears in the bottom left of a blue background.*

ON SCREEN TEXT: Premium

*A turquoise line goes from it to the top right where a turquoise wallet has a gold coin peeking out the top of it.*

ON SCREEN TEXT: Copay

*Now the piggy bank rises to the top left corner and the wallet sinks to the bottom right with the line still connecting them.*



KAROL: Two, would you prefer to have lower monthly premiums and pay as you go so to speak, when you go to the doctor with the copays? Or would you prefer to have higher premiums, and fewer copays or out-of-pocket expenses?

*A white coil notepad is on a blue background. At the top of a white coil notepad is a blue circle with a location icon that has a cross on it.*

ON SCREEN TEXT: Specific providers

*A turquoise line appears under it and next a blue circle with an airplane in it appears on the notepad.*

ON SCREEN TEXT: Travel frequently

KAROL: Number three, do you have specific doctors or providers you like to see? Or do you travel frequently?

*The notepad drops out of sight and an airplane flies up over the screen at an angle.*

KAROL: If you do, Original Medicare might be a good choice for you, because every provider in the United States is covered.

ON SCREEN TEXT: Medicare  
Advantage Plans

KAROL: Medicare Advantage plans often have a provider network, and you need to choose providers from within the network to get the plans best prices.

*Circles with healthcare-related images appear on the blue background with lines connecting several of them.*

*Now a blue lightbulb in a white circle is on the left of a blue background.*

ON SCREEN TEXT: So, what is  
the takeaway?

KAROL: So, there you have it. That's the basics of Medicare. And if there's just one thing that you take away from today, I hope it's this: You get to choose. You get to choose Medicare coverage that fits your health needs, your budget, and your lifestyle.

ON SCREEN TEXT: Visit [MedicareMadeClear.com](https://www.MedicareMadeClear.com)

KAROL: If you need more information about Medicare basics, or other Medicare topics, please visit us at MedicareMadeClear.com. And follow us on Facebook for answers to your Medicare questions and regular updates on Medicare topics. Thanks so much for listening.

ON SCREEN TEXT: Medicare Made Clear  
brought to you by UnitedHealthcare

*A ribbon of blue lines weaves in and becomes the logo of overlapping letter U's. The logo fades into blue text.*

ON SCREEN TEXT: UnitedHealthcare

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