

A Refresher Quiz on Medicare Enrollment

Part 3 of 3

by B. Pettengill & Guy Berube

Getting Ready to Retire

Test Your Knowledge of some of Medicare's Rules & Regulations

(Answers appear on Page 2)

1. If you join a Medicare Advantage Plan, sometimes referred to as Part C, the Plan will only provide coverage for Medicare Part B (Medical Insurance).
 - a) True
 - b) False
2. Which of the following statements is *true* about switching a Medicare Drug Plan (Medicare Part D)?
 - a) You are allowed to switch to a different provider at any time.
 - b) You are allowed to switch your provider if you move out of the plan's service area.
3. How many different types of Medicare Advantage Plans are there available for 2011?
 - a) two
 - b) three
 - c) four
 - d) five
4. In 2011 the Part B annual deductible cost of Original Medicare will remain at \$155.00
 - a) True
 - b) False
5. In 2011 the annual deductible for a Medicare Drug Plan (Medicare D) that has a coverage gap will remain at \$100.00.
 - a) True
 - b) False
6. Is it true that if you join a Medicare Advantage Plan, the plan will provide all of your Part A and Part B coverage that Original Medicare covers except hospice care?
 - a) Yes
 - b) No
7. Usually the following services are covered by either Medicare Part A or Part B.
 - a) Long Term Health Care
 - b) Cosmetic Surgery
 - c) Exams for fitting hearing aids and hearing aids if required
 - d) Dentures
 - e) None of the above
8. Is the following statement true or false for 2011? Most married people do not pay a Medicare Part A premium because they or a spouse had 30 or more quarters of Medicare covered employment.
 - a) True
 - b) False

Answers to Page 1 Quiz on Medicare

1. b) Is the correct answer to this question. Medicare Advantage Plans will provide all of your Part A and Part B coverage of Medicare.
2. b) Is the correct answer to this question. In most cases you must stay enrolled for that calendar year starting the date your coverage begins. However, in certain instances you may be able to switch or drop a Medicare D plan at other times:
 - If you lose other credible prescription drug coverage
 - If you live in an institution (like a nursing home)
 - If you move out of your plan's service area
3. c) There are four (4) different types of Medicare Advantage Plans available for 2011.
 - Health Maintenance Organization (HMO) Plans
 - Preferred Provider Organization (PPO) Plans
 - Private Fee-for- Service (PFFS) Plans
 - Special Needs Plans (SNP)
4. b) Is the correct answer to this question. The new rate for Part B deductible under Original Medicare in 2011 will be \$162.00.
5. b) In 2011 the annual deductible for a Medicare D plan that has a coverage gap will be \$310.00 or an increase of \$210.00 over 2010.
6. a) Medicare Advantage Plans must cover all the services that Original Medicare covers except as noted (hospice care).
7. e) The correct answer for this question is e) 'non of the above'. If you need certain services that Medicare does not cover, you'll have to pay for them yourself unless you have other insurance to cover the costs.
8. b) Is the correct answer to this question. To avoid a cost for Part A of Medicare, a married couple both must have 40 or more quarters of Medicare covered employment.

Reference: See Medicare's website (www.medicare.gov) for additional questions and answers.