

Answers to Common Nebraska Medicare Questions

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**BlueCross
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Nebraska

Take a look at some of the most common questions your fellow Cornhuskers ask our Nebraska Medicare experts at Blue Cross and Blue Shield of Nebraska.

These common-sense answers could bring you peace of mind as you get ready for your upcoming Medicare enrollment.

Q Do I need to answer health questions or pass a physical exam to qualify for Medicare?

A No. You're guaranteed acceptance into Medicare if you're age 65 or older, have a disability or meet other eligibility requirements.

Q What if I have certain health conditions? Will those be covered under Medicare?

A Absolutely. There is no "pre-existing conditions" limitation to worry about when you sign up for Medicare. You're immediately covered for all current health conditions. Plus, any medical issues that may develop later on are also automatically covered.

Q Does Medicare pay all my health care costs once I turn 65?

A Unfortunately, no. Medicare covers a significant portion of your medical bills but was never intended to cover 100% of the cost for your care.

That's why so many Nebraskans also enroll in a Medicare Supplement plan or a Medicare Advantage plan at the same time they enroll in Medicare.

Q How do I decide between a Medicare Supplement plan or Medicare Advantage coverage?

A There's no "one size fits all" answer. In fact, the plan that works great for your neighbor might be a terrible fit for you because of differences in your health, doctor preferences, prescription drugs and budget.

It does make sense, however, to walk through these questions as you're sorting out your options:

- **Is keeping your same doctor and hospital important to you?** If it is, consider a Medicare Supplement plan (there are no networks to worry about). Or, verify that your current doctors and hospitals participate in the Medicare Advantage plan's network.
- **Will you be living on a fixed budget during retirement?** If budget is a concern, a Medicare Advantage plan might make sense for you. Many come with low monthly premiums – as little as \$0 a month.
- **How will you handle prescription drug costs?** Neither Medicare nor Medicare Supplement plans pay for prescription drugs. As a result, many Nebraskans who choose to pair Medicare with a Medicare Supplement also pay an additional premium to enroll in a Part D Prescription Drug plan.

On the other hand, many Medicare Advantage plans include coverage for your prescription drugs as part of their benefit

MEDICARE FAST FACTS

80%

The amount of hospital bills Medicare generally covers. You're responsible for the costs left behind. That's where a Medicare Supplement plan or Medicare Advantage coverage comes in.

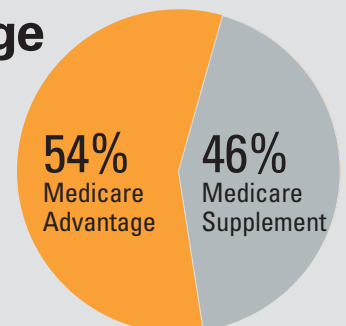
SOURCE: medicare.gov

Nearly **1** in **5** Nebraskans Is Covered By Medicare



SOURCE: 380,220 Nebraskans on Medicare "Election 2024: State Healthcare Snapshots: Nebraska"; 2,005,465 Nebraska residents on 7/1/24, census.gov

More Americans Now Choose Medicare Advantage Plans



SOURCE: "Medicare Advantage in 2024: Enrollment Update and Key Trends," kff.org, 8/8/24

package. That means there would be no extra cost for your prescription drug coverage.

- **Do you plan to travel often or perhaps spend several months a year as a “snowbird” during retirement?** It’s important to make sure your coverage travels with you. Medicare Supplement Plans do not include a “network” requirement so you can use any doctor or hospital who accepts Medicare.

Medicare Advantage plans, on the other hand, generally include a network component so you would need to double check that you’d have treatment options during your travels.



Q What about costs for Medicare, Medicare Supplement plans or Medicare Advantage coverage? Do they stay the same each year or do they usually change?

A There’s no cost for Medicare Part A for most Americans. Medicare Part B premiums, copays and deductibles are adjusted each year by the federal government.

Premiums for Medicare Supplement plans are determined on a state-by-state basis based on age, sex, smoking status, location and the company offering the plan. These rates can vary widely and often change on an annual basis.

Medicare Advantage plan premiums are based on each insurance company’s contract with Medicare.



Blue Cross and Blue Shield of Nebraska offers a wide range of Medicare plans – including coverage for as little as \$0 a month.

We’re happy to help walk you through all your options as you enroll in Medicare.

Simply call **844-448-3499 (TTY 711) for a FREE Medicare Consultation today!**

Hours: 8 a.m. to 9 p.m. CST, seven days a week from Oct. 1 through March 31; 8 a.m. to 9 p.m. CST, Monday through Friday from April 1 through Sept. 30

*“Better Medicare Alliance Releases Annual State of Medicare Advantage Report for 2024,” bettermedicarealliance.org, 9/16/24

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