



Frequently Asked Questions:

Is it better to have multiple plan options or generally one solution?

Multiple companies provide more comprehensive coverage options at competitive rates. MMIA Medicare experts would go through a discovery process with each member to determine individual needs and pair with the best plan/price.

Why offer Medicare to members?

It depends on your health needs and of each individual budget. If they take prescription drugs, see specialists, or must visit a hospital, they may wind up paying hundreds or even thousands of dollars out-of-pocket if you only have Original Medicare.

What is Medigap and what does it cover?

Specifically, Medigap plans help cover the costs associated with coinsurance, copayments, and deductibles, as well as allow the beneficiary the option of selecting doctors, hospitals, and even specialists. Covering such costs as hospital deductibles, extended hospital stays, and traveling outside the US all incur additional costs Original Medicare does not cover.

What is Medicare Advantage and what does it cover?

Medicare Advantage is approved Medicare Part C alternatives that work separately from Original Medicare, generally offering the same provisions as Part A and Part B, plus more (part D optional to cover prescriptions). It offers packaged options such as HMOs or PPOs, and members may sign up for dental, vision, and hearing. Some Medicare Advantage plans offer a \$0 premium option.

Can you tell me about enrollment?

Credit unions can sign up with My Member Insurance Agency anytime.

Credit union **members** may enroll between 3 months, before and after age 65. After 65, they may change Medicare plans during the Fall open enrollment.