

Chapter Six  
Questions

1. Which of the following are considered Medicare out-of-pocket costs?
  - A. \_\_\_\_\_ Medicare Part A and Part B premiums.
  - B. \_\_\_\_\_ Copayments and coinsurance.
  - C. \_\_\_\_\_ Deductibles.
  - D. \_\_\_\_\_ Cost of services that Medicare does not cover.
  - E. \_\_\_\_\_ All of the above.
  
2. Which is true of Medigap policies?
  - A. \_\_\_\_\_ There are 10 standard plans.
  - B. \_\_\_\_\_ There are high deductible versions of all 10 plans.
  - C. \_\_\_\_\_ Medigap policies are sold and regulated by the federal government?
  - D. \_\_\_\_\_ Medigap policies are guaranteed renewable which means the price can never increase.
  
3. Before buying a Medicare supplement policy, the beneficiary should:
  - A. \_\_\_\_\_ Make sure that they have Medicare Part A and Part B.
  - B. \_\_\_\_\_ Review their entitlement to group insurance through their employer or to a retirement plan from their former employer.
  - C. \_\_\_\_\_ Find out if they qualify for the Medicare Savings Programs.
  - D. \_\_\_\_\_ Find out if there is a Medicare Advantage option available.
  - E. \_\_\_\_\_ All of the above.
  
4. The Medicare supplement high deductible Plan F requires that the beneficiary first pay the annual deductible (\$2,000 in 2012) before the plan pays any of the costs.  
\_\_\_\_\_ True      \_\_\_\_\_ False

5. In Texas, a person with disabilities under age 65 has a six-month open enrollment period, just like people over 65, and may buy any Medicare supplement plan regardless of any preexisting conditions.

\_\_\_\_\_ True      \_\_\_\_\_ False

6. A person, who is still working when they become eligible for Medicare, can delay enrollment in Medicare Part B, if their employer allows it.

\_\_\_\_\_ True      \_\_\_\_\_ False

7. A Medicare Advantage health plan refers to any Medicare plan option that is a contract between a private insurance company or corporation and the Medicare program. If a person joins a Medicare Advantage health plan, they are no longer in Original Medicare.

\_\_\_\_\_ True      \_\_\_\_\_ False

8. The appeals process in a Medicare Advantage plan is the same as with Original Medicare.

\_\_\_\_\_ True      \_\_\_\_\_ False

9. Which does not apply to a Medicare Advantage health plan?

A. \_\_\_\_\_ A person must have Medicare Part A and Part B to enroll.

B. \_\_\_\_\_ An enrollee must use the plan's network of providers and needs a referral to see a specialist.

C. \_\_\_\_\_ A person needs to review their plan every year during the open enrollment period.

D. \_\_\_\_\_ A person should use the Medicare Summary Notice to review if charges were correctly billed

E. \_\_\_\_\_ All of the above.

10. Which of the following individuals would not be good candidates for the PFFS plan?

A. \_\_\_\_\_ A newly enrolled beneficiary who is very healthy, does not have access to employer or group insurance, and is budgeting because their spouse is not eligible for Medicare.

B. \_\_\_\_\_ A beneficiary who has frequent hospitalizations and is beginning to have memory loss.

#### Chapter Six Answers

1. E
2. A
3. E
4. True
5. False
6. True
7. True
8. False
9. D
10. B