Answers to common

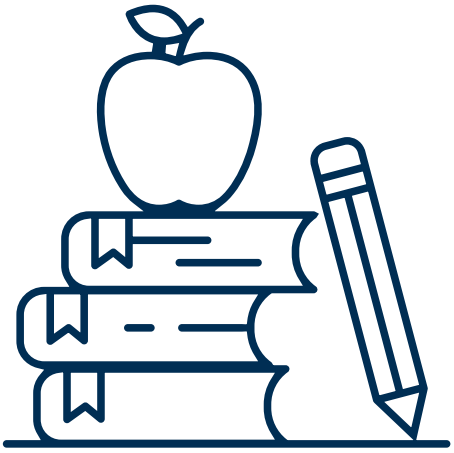
MEDICARE QUESTIONS

Take a look at some of the most common questions your fellow Nebraskans Is this specifically for EHA? For Medicare Supplement Retiree plan or Individual Med Supp? ask our Medicare experts at Blue Cross and Blue Shield of Nebraska.

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



BlueCross BlueShield Nebraska



DO I NEED TO ANSWER HEALTH QUESTIONS OR PASS A PHYSICAL EXAM TO QUALIFY FOR MEDICARE?

No. You're guaranteed acceptance into Medicare if you're age 65 or older, have a disability or meet other eligibility requirements if you enroll within your six-month enrollment window.

WHAT IF I HAVE CERTAIN HEALTH CONDITIONS? WILL THOSE BE COVERED UNDER MEDICARE?

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.

DOES MEDICARE PAY ALL MY HEALTH CARE COSTS ONCE I TURN 65?

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 at the same time they enroll in Medicare.

HOW DO I DECIDE BETWEEN EDUCATORS MEDICARE SUPPLEMENT PLAN G OR PLAN F

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).
- **How will you handle prescription drug costs?** Neither Medicare nor Educators' 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.
- **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. Educators' Medicare Supplement plans do not have "network" requirements for care in the United States, so you can use any doctor or hospital who accepts Medicare.

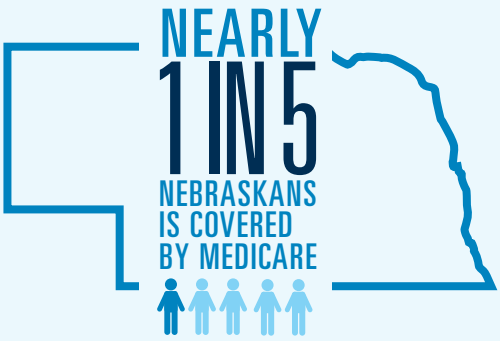
DO THE PREMIUMS FOR EDUCATORS' MEDICARE SUPPLEMENT PLANS CHANGE OR DO THEY STAY THE SAME EACH YEAR?

Premiums for Educators' Medicare Supplement plans are determined on a state-by-state basis based on age, sex, smoking status and location. These premiums can vary widely and often change on an annual basis.

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 comes in.





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



BLUE CROSS AND BLUE SHIELD OF NEBRASKA OFFERS EDUCATORS' MEDICARE SUPPLEMENT PLANS

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

Call **800-991-5650**

Visit **NebraskaBlue.com/EHARetirees**

Email **GetStarted@NebraskaBlue.com**

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89-262-5-508 (11-19-25)