

# Informative Articles

The articles below apply to Traditional Medicare with a Supplement and privatized Medicare Advantage in general. The TRB offers ONE Advantage Plan or ONE Supplement Plan. BOTH TRB plans will include ancillary benefits: prescription coverage, dental, hearing, vision, and gym membership. The TRB health plans have several provisions that may differ from the general resources provided below. Prior authorizations and network restrictions are embedded in every privatized Medicare Advantage plan, including TRB's. [Scan the code or click on the blue link to read each article.](#)



## Medicare Open Enrollment

By Terry Savage on October 20, 2021

**Medicare open enrollment is Here. Choose Wisely.**

Terry Savage Oct. 2021

[Medicare Open Enrollment - Terry Savage](#)



## Boomer Benefits: Medicare Advantage vs Medigap(Medicare Supplement)

January 2021 (Article and embedded video, 12:30min)

Click on CC for Closed Captions for the embedded video

[Medicare Advantage vs Medigap \(Medicare Supplement\) | Boomer Benefits](#)



## The Impact of Prior Authorizations

March 2019 (Read first article)

[The impact of prior authorizations \(medicaleconomics.com\)](#)



Advancing Access to Medicare and Health Care

## Office of Inspector General(OIG) Issues another Report Highlighting Inappropriate Medicare Advantage Denials

Summary from Center for Medicare Advocacy May, 2022

[Office of Inspector General \(OIG\) Issues Another Report Highlighting Inappropriate Medicare Advantage Denials - Center for Medicare Advocacy](#)



This report is very long, we suggest you just focus on the pages that are mentioned.

U.S. Department of Health and Human Services

## Office of Inspector General

Report in Brief

April 2022, OEI-09-18-00260



### The Department of Health and Human Services Office of Inspector General Report May 2022

[Some Medicare Advantage Organization Denials of Prior Authorization Requests Raise Concerns About Beneficiary Access to Medically Necessary Care" \(OEI-09-18-00260\) \(hhs.gov\)](#)

\*\*This document is 61 pages. We suggest you review the following sections, and in particular, the Patient Case Studies

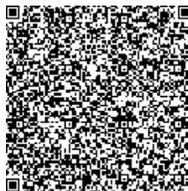
P. 2,3 Overview of Results

P. 13-19 Findings and **Patient Case Studies** (Please read)

P. 31-44 Services requested and denials by Medicare Advantage

P. 45-51 Payment denials by MA that met Medicare coverage rules

## Summary Chart



### Health Plan Choices: Why It Matters Chart

An easy to read chart that summarizes information from a variety of reliable sources. This chart focuses on major differences between plans and aids you in considering how your plan choice could affect your healthcare needs and outcomes. This can be a helpful guide when signing up for a Medicare plan.

<https://acrobat.adobe.com/link/track?uri=urn:aaid:scds:US:46c3ca31-f9c4-36f0-947d-5f929bf50868>

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# Websites to Visit

**PURPOSE:**

To provide a balance of information about retiree health insurance to enable an informed decision when choosing between Original Medicare with a Supplement Plan and a privatized Medicare Advantage Plan.

The TRB offers ONE Advantage Plan or ONE Supplement Plan. BOTH TRB plans will include ancillary benefits: prescription coverage, dental, hearing, vision, and gym membership. The TRB health plans have several provisions that may differ from the general resources provided below. Prior authorizations and network restrictions are embedded in every privatized Medicare Advantage plan, including TRB's.



## Welcome to Medicare

Get Started with Medicare

<https://www.medicare.gov/>



<https://medicareadvocacy.org/>



## just+care

The buzz for boomers & carers

Just Care gathers reliable information and interesting data from trusted experts, consumer organizations and government agencies that focus on health and financial issues facing boomers and their parents.

[JustCare | The buzz for boomers & carers \(justcareusa.org\)](http://JustCare | The buzz for boomers & carers (justcareusa.org))



[Connecticut Teachers' Retirement Board](http://Connecticut Teachers' Retirement Board)

# Videos to Watch

**NOTE: The videos represent the views of the presenters and do not imply an endorsement.**

*Scan the code or click on the blue link to watch each video.*



## Medicare Advantage vs. Medicare Supplement Plans

Apr. 19, 2021, 12 min. From Abtinsuranceagency.com: This video answers many questions to help you choose the right plan for you.

[Medicare Advantage vs Medicare Supplement Plans \(Updated Review and Important Tips\) - YouTube](#)



## Pros & Cons of Medicare Advantage Plans

Oct. 29, 2021, 30 min. From Boomer Benefits: Detailed video providing a clear explanation of Advantage Plans and what they offer.

[Pros and Cons of Medicare Advantage Plans ACCORDING TO OUR CLIENTS - YouTube](#)



## Are Medigap Plans Worth the Money?

Feb. 14, 2020, 9 min. From Boomer Benefits: Video explains pros and cons of Medigap/Supplements plans.

[Are Medigap Plans Worth the Money? - YouTube](#)



## Medicare Advantage vs. Medicare Supplement Plans

Nov. 14, 2021, 30 min. From Medigap Seminars.Org: This video includes information provided by Centers for Medicare Advocacy (CMA) from the Inspector General's 3-year study about Medicare Advantage denials.

[Medicare Advantage vs Medicare Supplement Plans \(2022\) - YouTube](#)

\*\*Click on CC for Closed Caption