

UK Medicare Carveout Plan Claim Examples

Beginning on January 1, 2010 the UK Medicare Carveout plan will become the Medicare supplemental plan for UK retirees age 65 and older. The Medicare (Parts A and B) program will be the main, or primary, source of health insurance.

The following are three examples of how Medicare and the Medicare Carveout plan would pay medical claims. Please note, these examples use Medicare Part B medical expenses and 2009 Medicare deductible amounts.

Claim #1

- **Initial medical visit charge: \$500**

Medicare:

Charge	Allowed Amount	Deductible Owed	Benefit Amount (\$300 - \$135 = \$165 x 80%)	Coinsurance (20%) To Be Paid By Member (\$165 x 20%)	Member Responsibility
\$500	\$300	\$135	\$132	\$33	\$168

UK Medicare Carveout (Administered by Humana):

Remaining Charge	Allowed Amount	Deductible Owed	Benefit Amount	Coinsurance (20%) To Be Paid By Member	Member Responsibility
\$168	\$168	\$168	\$0	\$0	\$168

- **Total Provider payment: \$132** by Medicare
- **Total Member responsibility: \$168**
- **Medicare Deductible met: \$135**
- **Carveout Deductible met: \$168** paid toward \$250 deductible (\$82 remaining)

Claim #2

- **2nd medical visit charge: \$600**

Medicare:

Charge	Allowed Amount	Deductible Owed	Benefit Amount (\$410 x 80%)	Coinsurance (20%) To Be Paid By Member (\$410 x 20%)	Member Responsibility
\$600	\$410	\$0	\$328	\$82	\$82

UK Medicare Carveout (Administered by Humana):

Remaining Charge	Allowed Amount	Deductible Owed	Benefit Amount	Coinsurance (20%) To Be Paid By Member	Member Responsibility
\$82	\$82	\$82	\$0	\$0	\$82

- **Total provider payment: \$328** by Medicare
- **Total member responsibility: \$82**
- **Medicare Deductible met: \$135** by claim #1
- **Carveout Deductible met: \$250** by claim #1 & 2

Claim#3

- **3rd medical visit charge: \$1,000**

Medicare:

Charge	Allowed Amount	Deductible Owed	Benefit Amount (\$500 x 80%)	Coinsurance (20%) To Be Paid By Member (\$500 x 20%)	Member Responsibility
\$1,000	\$500	\$0	\$400	\$100	\$100

UK Medicare Carveout (Administered by Humana):

Remaining Charge	Allowed Amount	Deductible Owed	Benefit Amount (\$100 x 80%)	Coinsurance (20%) To Be Paid By Member (\$100 x 20%)	Member Responsibility
\$100	\$100	\$0	\$80	\$20	\$20

- **Total provider payment: \$480 (Medicare -\$400, Carveout- \$80)**
- **Total member responsibility: \$20**
- **Medicare Deductible met: \$135**
- **Carveout Deductible met: \$250**