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Medex Bronze is a Medicare supplement plan. It can be added to Medicare A and B coverage to fill "gaps" in your Medicare coverage. As a supplemental insurance plan, Medex Bronze helps cover health care expenses left over after Medicare has covered its portion of costs. To learn more about Medex Bronze and our other Medex options, read our Freedom of Choice: Solutions for Seniors. You can also view a high-level comparison of all our direct pay Medex plans. You want to supplement your Medicare A & B coverage in order to cover out-of-pocket costs. You want the freedom to see any Medicare doctor or hospital without having to select a primary care physician (PCP) or get a referral. You want the peace of mind of carrying the most recognized ID card in health care today. You are eligible to apply for any of our Medex plans if you meet all of the following requirements: You live in Massachusetts. You are eligible for Medicare Part A and Medicare Part B and enrolled in Medicare Part B. If you are under age 65, you qualify for Medicare coverage because of disability, except for end-stage renal disease. Medex Bronze does not offer a prescription medication benefit. However, you can choose to purchase our Medicare Part D prescription plan, called Blue Medicare Rx. Blue Medicare Rx is offered through Blue Cross Blue Shield of Massachusetts. Click here to learn more about Blue Medicare Rx. To avoid a Medicare Part D premium penalty, you must enroll in Medicare Part D between November 15, 2005 and May 15, 2006. These rates are effective from March 15, 2005, and are subject to change effective March 15, 2006. Premiums for Medex Bronze are \$138.41 monthly or \$414.30 quarterly (every three months). Individuals aged 65 who enroll in a Medex plan when initially eligible for Medicare Part B could qualify for discounted rates. Please call 1-800-678-2265 to determine if you are eligible for the discount. To apply for coverage, just download and read the application form and outline of coverage. Then print, complete, and sign the application form and mail it to: Blue Cross Blue Shield of Massachusetts Consumer Sales 100 Hancock Street, 09/8B North Quincy, MA 02171-1725 For additional information about other health plans for seniors available in Massachusetts, you can call the Massachusetts Executive Office of Elder Affairs at 1-800-243-4636. You can also visit the Massachusetts Division of Insurance on the web at: can also contact The SHINE Program, Massachusetts' state health insurance program that provides free, one-on-one health insurance information, counseling and assistance to Medicare beneficiaries of all ages. Call SHINE, toll-free, at 1-800-AGE-INFO (1-800-243-4636), and press "2". TTY: 1-800-872-1066. You can visit their website at www.medicareoutreach.org The federal government has a Medicare information telephone line and website. Call 1-800-MEDICARE (1-800-633-4227), or TTY: 1-877-486-2048 24 hours a day, 7 days a week. You can visit the Medicare website at www.medicare.gov You can also call the Social Security Administration for help with questions about eligibility and enrolling Medicare, and for questions about eligibility and help with the costs of a Medicare Part D prescription plan. 1-800-772-1213. TTY: 1-800-325-0778. In three previous blog posts I wrote about why we seniors get any kind of Medicare supplement at all, why we might choose a public Part C Medicare Advantage plan over private Medigap insurance (or vice versa), and then drilled deeper into that second subject there. So if you worked your way through that decision process and decided you wanted private Medigap, the left-hand side of the Medicare and You decision tree, here's some good news (if you legally reside in Massachusetts or are otherwise entitled to buy Massachusetts Medigap plans): Forget about Medigap Plans A, B, C, N, and so forth as explained in Medicare and You booklet. In Massachusetts, we only have two choices of private Medigap plans: Core and Supplement 1. You might not recognize those terms but -- as with Kleenex -- you will probably recognize the most popular Medigap brand names in Massachusetts: Blue Cross Medex and Medex Bronze. Medex is Core. Medex Bronze is Supplement-1. Despite the fact that people call them all Medex, which is Blue Cross' brand, in Massachusetts you can get almost exactly the same policy from AARP, Fallon, Health New England, Harvard, Humana, Readers Digest (in association with Humana) and Tufts. (We're old here on Cape Cod. Everyone wants our business.) The major differences between Medigap Core and Medigap Supplement-1 is the monthly premium and how they cover Medicare co-pays. Roughly, Supplement-1 is \$100 a month more expensive than Core but covers all co-pays. So that's your next decision point. Do you want to try to save \$1200 a year by choosing the less expensive form of Medigap insurance. In making that decision, you have to estimate if you think you will go into the hospital during any given year. Because if you do, with the cheaper Medigap it will cost you -- I bet you guessed already -- about \$1200. You're back to even. But if you are not hospitalized during the year, you paid \$1200 more than you had to. So that's your bet. (Naturally, it's not totally that simple. This is the government after all. More to come in a future post. And by choosing private Medigap, you also probably want to choose a Part D standalone drug plan. More to come on Part D in a future blog post too.)

**What is medex bronze. Medex bronze benefits. Medex bronze cost. Medex bronze vs medex sapphire. What does blue cross blue shield medex bronze cover. Medex bronze vs sapphire. Medex bronze coverage.**