

# Understanding Medicare

## 1. Eligibility

- a. Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. To be eligible, participants must be US citizens and residents.
  - i. Participants can check if they are eligible, when they should sign up, learn how to sign up, and see when their coverage will start for Medicare by using the Medicare website
    1. <https://www.medicare.gov/basics/get-started-with-medicare/sign-up>
  - ii. Participants can also call or visit their Social Security office to attain information on Medicare and signing up, to locate their local office they can use the SSA website
    1. <https://www.ssa.gov/locator/>
- b. When first signing up for Medicare and during certain times of the year, participants can choose which way they want to receive their Medicare coverage.
  - i. There are 2 main ways:
    1. Original Medicare
    2. Medicare Advantage
- c. Part D can be joined to attain Medicare drug coverage, through a Medicare drug plan
- d. There are penalty fees if a participant does not sign up for Medicare when they become eligible or if they do not sign up for all parts when they become eligible.

## 2. Original Medicare

- a. Part A (Hospital Insurance)
  - i. Helps cover
    1. inpatient care in hospitals
    2. skilled nursing facility care
    3. hospice care
    4. Some home health care services
- b. Part B (Medical Insurance)
  - i. Helps cover
    1. Services from any doctor and other health care provider, that accepts Medicare, anywhere in the US
    2. Outpatient care
    3. Some home health care services

4. Durable medical equipment (ie. wheelchairs, walkers, hospital beds, etc)
5. Many preventative services (ie. screenings, shots or vaccines, and yearly “wellness” visits)

### 3. Medicare Advantage

#### a. Part C

- i. Helps cover
  1. Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
  2. Doctors within the plan’s network should be used
  3. May be less costly for participant’s than original Medicare
  4. Advantage plans may offer some extra benefits that Original Medicare doesn’t cover (ie. vision, hearing, and dental services)

### 4. Costs

#### a. Part A

- i. Most people who utilize Part A do not have a premium
- ii. There are copays and deductibles that apply to certain services

#### b. Part B

- i. There are both premiums and deductibles that will need to be paid by the participant
  1. Income dependent
- ii. There are copays that apply to certain services

#### c. Part C

- i. Depends on the plan the participant selects
- ii. Participant MUST have Part B medicare and continue to pay for Part B premium to have Part C
  1. Some plans provide assistance to participants with paying for their Part B premium

#### d. Part D

- i. Depends on the plan the participant selects and can be income dependent

There are programs that can assist participants with paying for Medicare coverage. Participants can check eligibility and find out how to apply for help at

<https://www.medicare.gov/basics/costs/help>