



Senior Resource Center

for Douglas County

WELCOME TO MEDICARE

**An Introduction to the parts of
Medicare**

A – B- C – D – & Supplement

“MEDICARE” DEFINED

Federal Health Insurance

- *People 65 and older

- *People with qualifying disabilities

- *People with ESRD or ALS

Administered through Social Security

- *Paid for through payroll taxes



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

03-01-2016

03-01-2016

ENROLLMENT – Social Security Admin

- Initial – 3 months before and 3 months after you turn 65, including birth month. Coverage begins first of birth month.
- Special Enrollment Period – Eight months after your employment or group plan ends
- General Enrollment Period – Jan 1- March 31 if you did not enroll when first eligible.
Penalties may apply. Coverage begins July 1.

MEDICARE PART A

- Hospital Insurance – has a deductible
- Inpatient acute and rehabilitation
- Skilled Nursing Facility 20 days (after qualified hospital inpatient stay)
- Hospice
- Home Health
- Paid for through payroll for 40 quarters
- Eligible at age 65, 24 months on SSA Disability, have ESRD or ALS

MEDICARE PART B

- Outpatient & Doctor services
- WTM physical – Annual wellness visit
- Durable Medical Equipment (DME)
- Mental Health, Ambulance, substance abuse
- Monthly premium - \$170.10
- Yearly deductible - \$233.00
- Eligible at 65 or after age 65 when you retire or 24 months on SSA Disability

MEDICARE ADVANTAGE (part C)

- Alternative coverage to A/B through private insurance companies – all Medicare services
- Replaces Medicare A/B and supplemental
- May have prescription drug benefits (or not)
- Additional benefits: vision, dental, hearing, gym
- Must have A/B (including paying B premium)
- Lower premiums – co-pay when used
- In network restrictions - hospital/doctors
- Out-of-Pocket maximums

PART D – Prescription Drug Coverage

- Must have Part A or Part B
- Penalty if you don't sign up when eligible
- Through private insurance companies
- Premiums vary (26 plans for 2021)
- Costs based on drugs, pharmacy
- Enroll through [Medicare.gov](https://www.medicare.gov) “Find Health and Drug Plans” – create [MyMedicare.gov](https://www.medicare.gov) *account*

WHAT MEDICARE A&B DON'T COVER

- *Part A: Inpatient deductible \$1556
(per 1-60 day episode of care)
- *SNF – Days 21-100 (\$194.50/day)
- *First 3 pints of blood
- *Hospice – 5% co-pay on inpatient respite care
- *Part B – 20% co-insurance + \$233 deductible
- *Prescription drugs – “donut hole”

MEDIGAP – SUPPLEMENTAL PLANS

- Covers what Medicare approves but does not pay
 - The 20% of approved charges that Medicare does not cover + Deductibles, Co-pays, Co-insurance
- Must have Parts A and B – Sign up when first eligible for guaranteed acceptance
- Medigap Open Enrollment Period = day you are eligible for Part B for 6 months

SUPPLEMENTAL PLANS

- Plans A (most basic) through N
- *Identical* coverage within letter plan
- Add on vision and dental coverage
- **G, N** most popular
- Federally regulated; Guaranteed renewable
- (C,F available only if you were first Medicare eligible before 1/1/2020).

MEDICARE PREMIUMS

- Part A - \$0 if you or your spouse has 40 Social Security credits. (If you have to pay for A, premiums are \$499/month < 30 quarters, \$274 for 30-39 quarters)
- Part B - \$170.10/month for 2022
 - \$202/month if your income is >\$91,000 single, \$182,000 married filing jointly
 - Higher if income is higher. Programs to help people with lower income.

MEDICARE PREMIUMS (con't)

Part C – Medicare Advantage

- Premiums vary
- \$23.00 is the average premium
- Private companies

Part D – Prescription Drug Plans

- Premiums vary
- \$38.00 is current average (\$6.60/month up)

MEDICARE PREMIUMS (con't)

- F/G – Supplemental Plans – Medigap
 - Premiums vary by coverage level
 - Premiums vary by company
 - Premiums can increase based on age and cost of living
 - Benefits do not vary within letter category

MEDICARE OPEN ENROLLMENT

- October 15 through December 7
- Anyone with Medicare can join, switch or drop a Medicare Advantage or Part D prescription drug plan.
- Coverage begins January 1.
- MA OEP also January 1 – March 31; change plan or go back to original Medicare.

ENROLLING IN MEDICARE

- Contact Social Security Administration
 - 3-4 months before 65th birthday
 - SSA.gov
 - 1-800-772-1213
 - Local: 1-866-698-2561
 - Medicare card -
 - Part A only if (you or spouse) still working
 - Part B at retirement

FOR MORE INFORMATION

Find health and drug plans:

[*www.medicare.gov](http://www.medicare.gov)

Find Supplemental plans:

[*www.insurance.kansas.gov/Medicare/](http://www.insurance.kansas.gov/Medicare/)

Call 1-800-MEDICARE (800-633-4227)

Call SHICK – 1-800-860-5260

Call SRC – 785-842-0543



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The Senior Resource Center is a non-profit organization, here to help the seniors of Douglas County. Donations help this program and all programs offered at SRC. Learn more at YourSRC.org or call [785-842-0543](tel:785-842-0543).