

Medicare

Information provided by:
Health Insurance Counseling and Advocacy Program
HICAP is a program of Elder Law & Advocacy



Agenda

- ▶ Who we are?
- ▶ Medicare Benefits and Low-income programs
- ▶ Tips on preventing fraud

Health Insurance Counseling and Advocacy Program

- ▶ Medicare health insurance counseling for residents of San Diego and Imperial counties
- ▶ Low-Income application assistance for Part D prescription drug plans and Medicare premiums
- ▶ Cal MediConnect and Medicare/Medi-Cal (Medi-Medi) dual-eligible counseling
- ▶ Legal assistance for Medicare appeals and billing issues
- ▶ Long-Term Care insurance counseling
- ▶ ALL SERVICES ARE FREE



What is Medicare?

- ▶ Health insurance for three groups of people
 - ▶ 65 and older
 - ▶ Under 65 with certain disabilities
 - ▶ Any age with End-Stage Renal Disease (ESRD)
- ▶ Administered by Centers for Medicare & Medicaid Services (CMS)
- ▶ Eligibility determined by Social Security Administration

Enrollment for Parts A & B

- ▶ Automatic for those receiving the following:
 - ▶ Social Security benefits
 - ▶ Railroad Retirement Board benefits
- ▶ Initial Enrollment Period package
 - ▶ Mailed 3 months before
 - ▶ Age 65
 - ▶ 25th month of disability benefits

Medicare Card Revision 2018

MEDICARE HEALTH INSURANCE

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

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO
HOSPITAL (PART A) **07-01-1986**
MEDICAL (PART B) **07-01-1986**

SIGN HERE → *Jane Doe*



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Coertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Parts of Medicare: A ~ B ~ C ~ D

- ▶ A - Hospital, Skilled Nursing Facility, Home Health Care and Hospice
- ▶ B - Doctors, lab tests and Durable Medical Equipment
- ▶ C - Medicare Advantage plans: HMO, PPO, SNP
- ▶ D - Prescription Drug Plan

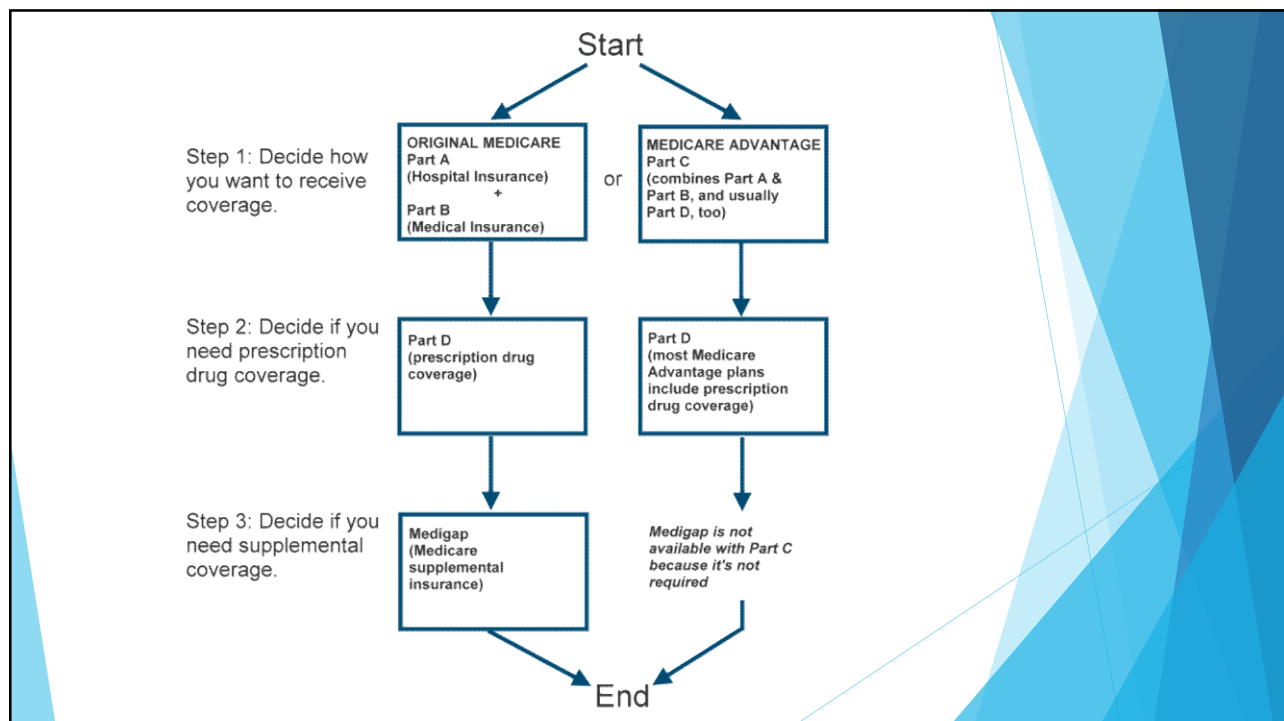
Medicare Premium Costs

- ▶ PART A - Hospital Coverage
- ▶ MONTHLY PREMIUM (for most people): \$0

- ▶ PART B - Medical Coverage for 2022 MONTHLY PREMIUM: \$170.10

- ▶ PART D - Prescription Drug Coverage
- ▶ MONTHLY PREMIUM (may vary depending on plan): \$7.50 - \$160.20

- ▶ Medigap - Supplemental Insurance
- ▶ MONTHLY PREMIUM (if covered by Original Medicare): Varies



Low-Income Programs

- ▶ **Extra Help** is a program to help people with limited income and resources pay **Medicare** prescription drug program costs
- ▶ **Medicare Savings Programs (MSP)** programs help pay for Medicare premiums, deductibles, coinsurance, copayments, prescription drug coverage costs.
- ▶ **Cal MediConnect** combines Medicare and Medi-Cal benefits into one health plan, with additional care coordination benefits



Medicare's Annual Enrollment Period
OCTOBER 15 - DECEMBER 7

****Dually Eligible beneficiaries can make changes
once every quarter****

TIPS ON PREVENTING MEDICARE FRAUD

- ▶ Protect your Medicare card as if it were a real credit card!
- ▶ Avoid cold calls from suspicious insurance agents!
- ▶ Always review your Medicare Summary Notice (MSN) or health related invoices to ensure accuracy of benefits!
- ▶ Always read fine print of mailed advertisements that may appear to be sent by official government offices
- ▶ Call SENIOR MEDICARE PATROL (SMP) if you need to report Medicare fraud.

SMP Phone# (877) 808-2468

HICAP

Health Insurance Counseling
and Advocacy Program

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LOCAL HELP FOR PEOPLE WITH MEDICARE

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