

## AGING & DISABILITY RESOURCES

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### Five-Minute Medicare

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Medicare is a health insurance program for people 65 and older, some disabled people under 65, and people with End-Stage Renal Disease.

#### Medicare Part A

- ◆ There is no monthly premium for people who paid into Medicare and Social Security for 40 quarters (10 years). Some people can get Medicare on a spouse or parent's Social Security. Contact Social Security for more details at 1-800-772-1213.
- ◆ Part A may help pay for hospital care, hospice, limited skilled nursing facility care, and some home health care. There is a deductible for each benefit period.

#### Medicare Part B

- ◆ You pay a monthly premium (depending on income), and this amount is taken out of your Social Security check.
- ◆ Part B helps pay for doctor visits, out-patient hospital care, diagnostic tests, durable medical equipment, outpatient physical, occupational, and speech therapy, mental health services, some home health services. There is an annual deductible. After this is met, Medicare pays their share and the patient pays the rest (20% or more).
- ◆ Many people choose to purchase additional insurance to offset the cost of co-payments and deductibles.

#### Medicare Part C (Medicare Advantage or Medicare Health Plans)

- ◆ You must have Medicare Parts A and B to join a Part C plan. There is usually an additional monthly premium, and copays.
- ◆ Medicare Health Plans are private health care plans that offer Medicare A&B benefits, and some additional benefits.
- ◆ These plans include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Private Fee for Service plans (PFFSs) and Medical Savings Accounts (MSAs). Not all doctors accept these plans.

#### Medicare Part D (Prescription Drug Coverage)

- ◆ Most beneficiaries will have to choose a prescription plan and enroll themselves – this will not happen automatically.
- ◆ People who enroll in Part D pay a monthly premium in addition to their Part B premium. A delay in enrolling may result in an increased premium.
- ◆ The benefit is provided by private companies.
- ◆ There are copays at the pharmacy and usually an annual deductible.
- ◆ Extra Help is available to those with low income and limited resources.

## Medicare Terminology

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**Approved Amount:** The fee that Medicare sets as its rate for a medical service. Medicare will cover part of this approved amount (eg 80% for doctor visits, 55% for mental health services) and you or your supplemental insurance are responsible for the remainder.

**Assignment:** Health care providers can "accept" Medicare's approved amount as payment in full. This is sometimes called "accepting Medicare assignment." All doctors and other providers who take assignment must accept this approved amount as full payment, even if they normally charge more for the service.

**Date of Service:** The date you received medical care. Your bills and Medicare Summary Notices will use this date to differentiate between services. You should organize your bills according to the dates of service.

**Itemized Bill:** Bills which list what services were provided in detail. Keep bills that include the date of service and itemized services.

**Medicare Advantage Plans:** Private plans a person with Medicare can join between Oct 16<sup>th</sup> and December 7<sup>th</sup> each year. Not all plans are accepted by all doctors. See overview of "Medicare Part C" above.

**Medicare Summary Notice (MSN):** Whenever a claim is submitted to Medicare, you will be sent an explanation of the charges allowed. (This does not apply if you belong to a Medicare Advantage Plan).

**Medigap:** A Medicare supplemental insurance policy that is sold by private insurance companies to fill "gaps" in Original Medicare. This insurance policy is usually available in the form of ten different plans labeled (A through N) and only works with Original Medicare.

## Who to Call

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Medicare: 1-800-MEDICARE (633-4227) TTY 877-486-2048 or on the Internet at [www.medicare.gov](http://www.medicare.gov)

Local help understanding your Medicare options: SHIBA (Statewide Health Insurance Benefits Advisors) at (360)788-6533 or 1-800-562-6900 or [www.insurance.wa.gov/shiba](http://www.insurance.wa.gov/shiba)

To report Medicare Fraud & Abuse: 1-800-562-6900

Questions about medical bills – call your medical provider's billing office or call Aging & Disability Resources

**Whatcom ADR: (360) 738-2500**

**Skagit ADR: (360) 428-1301**