



Goals

The workshop will provide you with a mutual learning opportunity that will assist you in the basic understanding of Medicare.

CMS Centers for **Medicare & Medicaid** Services

Objective

The objective of this mutual learning opportunity is to strengthen your knowledge of Medicare .

U.S. Department of Health & Human Services
HHS.gov

Agenda



1. What is Medicare
2. Original Medicare (Parts A and B)
3. Medicare Advantage Plans (Part C)
4. Medicare Prescription Drug Plan (Part D)
5. Resources

What is Medicare?



Medicare



Medicare is a federal program that began in 1965 to provide health insurance to older adults...but not exclusively!

Eligibility

- People age 65 or older
- Some disabled people under age 65
- People of all ages with End-Stage Renal Disease



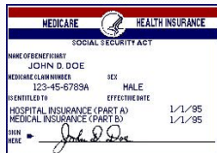
Coverage Choices

- There are two ways to get Medicare.
 1. Original Medicare
 2. Medicare Advantage Plan



Original Medicare

- Part A
 - Hospital Insurance
- Part B
 - Medical Insurance



Medicare Advantage

- Part C includes benefits offered by Parts A and B original Medicare.
 - Health Maintenance Organization (HMO)
 - Preferred Provider Organization (PPO)



What's the difference?



Original Medicare
Parts A and B



What is Part A?

Hospital insurance



Coverage

- In-patient care in hospitals
- In-patient care in a skilled nursing facility
- Hospice care services
- Home health care services
- In-patient care in a religious non-medical health care institution.



Costs



- If eligible applicant or applicant spouse paid Medicare taxes while working, there will not be any premiums to pay for Part A.
- If applicant is not eligible for premium-free Part A, he/she may qualify to pay a premium for the coverage.

What Part A Doesn't Cover

- Long-term Care
- Prescription Drugs
- Medically-necessary services
- Preventive services



Long Term Care

Now What???

What are you willing to pay?



What is Part B?

- Medical Insurance



Coverage

- Medically-necessary services
 - doctors' services,
 - outpatient care,
 - home health services, and
 - other medical services.
- Also covers some preventive services.



Costs



- Monthly premiums apply. There may also be a deductible.
- Most applicants will pay the standard premium amount.
- However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

What Part B Doesn't Cover.

- Long-term care.
- Not all health care services.
- Not all prescription medications.



Now what???

You can pay for more coverage....

What, Me Worry?



Medicare
Advantage
Plan



What is Medicare Advantage

- Part C
- These plans include all the benefits of Parts A and B, plus additional benefits and prescription drug coverage.
 - Health Maintenance Organization (HMO)
 - Preferred Provider Organization (PPO)
 - Private Fee-for-Service (PFFS)



Coverage

- Covers all services that original Medicare covers (Parts A and B), except hospice care.
- Emergency and urgent care.
- Many plans offer additional coverage such as vision, hearing, dental and/or health and wellness programs.



Costs

- Part B premium
- Premium for Advantage Plan (separate from the Part B premium)
- Co-payments and/or co-insurance
- Deductible



What Medicare Advantage Doesn't Cover?

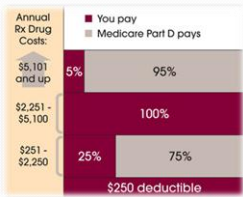
- Applicants can choose plans that best suit their needs.
- Uncovered services are those in which the plan you choose doesn't cover.



Medicare Prescription Drug Plan (Part D)



What is Medicare Part D?



- These plans add coverage to Original Medicare.
- Medicare Advantage Plans that offer prescription drug coverage.

Coverage

- There are a variety of prescription drug plans to choose from.
- If the applicant's drug plan does not cover a particular drug, then the applicant must pay out-of-pocket for this medication.



Cost

- Premiums
- Coverage gap (donut hole)
- Deductibles
- Co-insurance



What Prescription Drug Plan (Part D) Doesn't Cover?

- It doesn't cover medications that the applicant's plan doesn't cover.
- Doesn't cover medications when applicant has reached the "donut hole".



Now What???

- There are plans that offer coverage during the gap, like for generic drugs.
- Be prepared to pay higher premiums for "donut hole" coverage.



Resources



Resources

- Centers for Medicare and Medicaid
 - <http://www.cms.gov/>
- Medicare and You 2011
 - <http://www.medicare.gov/publications/pubs/pdf/10050.pdf>
- Sage for Aging
 - <http://www.sageforaging.com>

THANK YOU SO
MUCH FOR BEING
HERE TODAY!