

# MEDICARE ESSENTIALS

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**Presented by HICAP**

Health Insurance Counseling & Advocacy Program

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Southern California

UNIVERSAL UCC SYNDICATE



HELLO?  
ANYBODY?

MEDICARE SYSTEM

# What is Medicare?

## Government Health Insurance:

- Age 65 or older
- Under 65 receiving SSDI for 2 years
- End-Stage Renal Disease
- Lou Gehrig's Disease (ALS)
- Must be U.S. Citizen or Resident Visa for 5 consecutive years
- Enrollment:
  - Social Security (SSA)
  - Railroad Retirement Board (RRB)

# What is Medi-cal (Medicaid)?

## State Health Insurance:

- Low-Income
- Low-Assets
- Must be U.S.Citizen or Resident Visa for 5 consecutive years
- Enrollment:
- DPSS (TAD – Transitional Assistance Department).

# The Four Parts of Medicare



**Part A  
Hospital  
Insurance**



**Part B  
Medical  
Insurance**



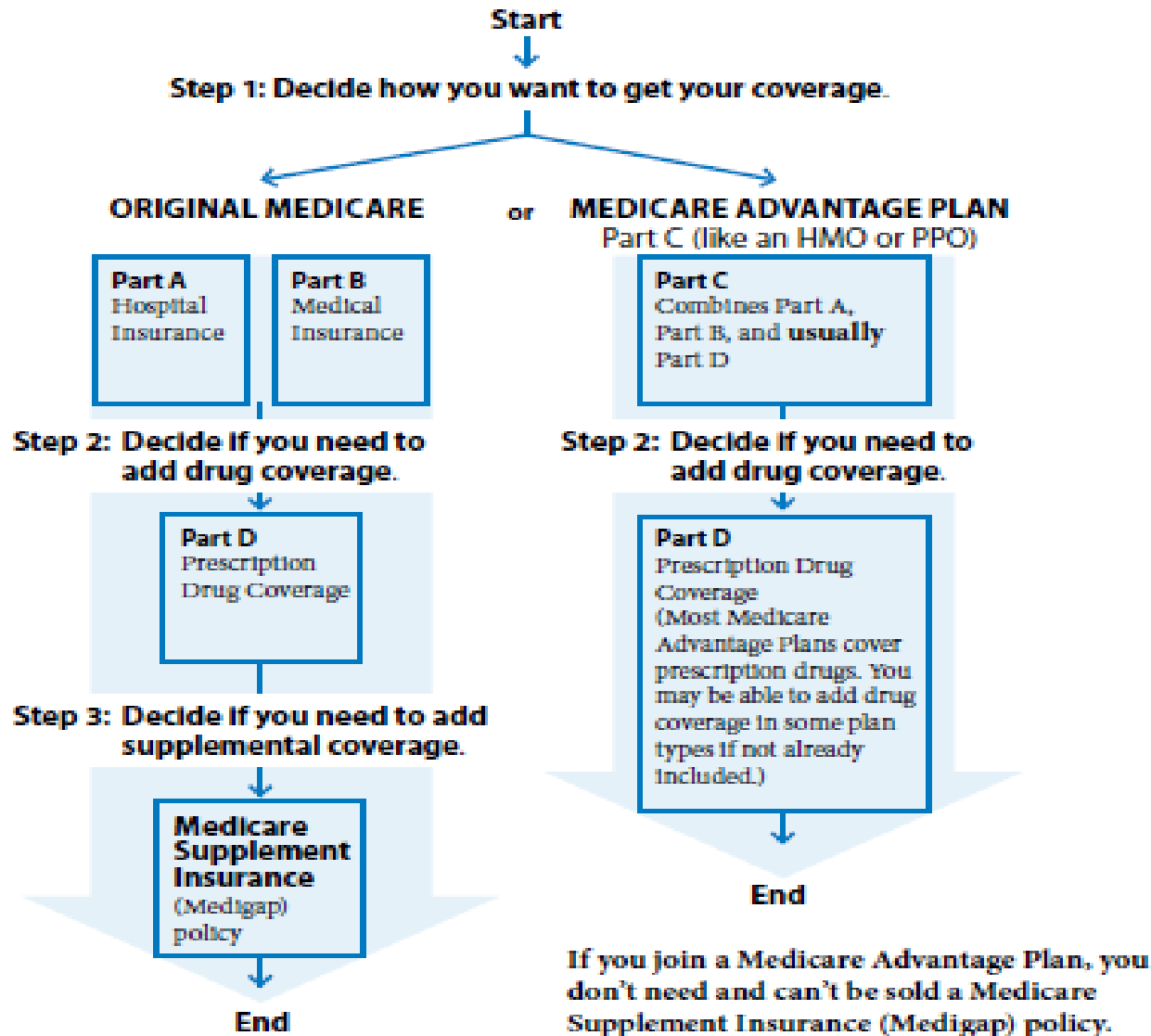
**Part C  
Medicare  
Advantage  
Plans  
(HMOs/PPOs)**



**Part D  
Medicare  
Prescription  
Drug  
Coverage**

# Your Medicare Coverage Choices at a Glance

There are two main ways to get your Medicare coverage: Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.



# Original Medicare-Medigap

- Copayments and deductibles
- Must have both Part A & B
- Eight standardized Medigap plans
- Any doctor or specialist that takes Medicare
- Six months to buy Medigap policy with guaranteed issue



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# Original Medicare Exclusions

- Foreign travel
- Vision care
- Dental care
- Hearing care
- Foot care
- Long Term Care
- Custodial care





# Medicare Enrollment

1. Initial Enrollment Period (IEP) 7 months.

2. General Enrollment Period (GEP) 01/01 – 03/31.

3. Special Enrollment Period (SEP)



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# Medicare Advantage

- 51 Plans in Riverside/San Bernardino Counties
- 14 Special Needs Plans

- Medicare premium; may have MA premium
- Run by private companies
- Most plans include Part D (Rx Drug) coverage
- May have extra (basic) benefits: Vision, hearing, dental services
- HMO vs PPO (In-network vs Out-network)
- ESRD beneficiaries can enroll on MA plans (no longer only SNP plans) as of 2021



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# Medicare Advantage

## Annual Open Enrollment

October 15 – December 7

- Leave MA plan and switch to OM
- Leave OM and switch to MA plan
- Switch to another MA plan

## MA Open Enrollment

January 1 – March 31

- Leave MA plan and switch to OM
- Switch to another MA plan (1x )

## Special Enrollment

- 5 Star Plans – Anytime
- Following Certain “Trigger Events”

# Annual Open Enrollment

October 15-December 7

Currently providing  
phone counseling  
and plan  
comparison

**You can make changes:**

- Original Medicare
- Medicare Advantage
- Part D Plans



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# L.I.A – Low-Income Assistance

(to be updated by 4<sup>th</sup> quarter)

Designed to help low-income seniors apply the following programs:



Extra Help



Medicare Savings Program



# Extra Help

Assistance with:

- Medicare Part D premiums
- Medicare deductibles & copayments

	Single	Married
<b>Gross Monthly Income</b>	<b>\$1595</b>	<b>\$2155</b>
<b>Combined Savings/ Assets</b>	<b>\$14610</b>	<b>\$29160</b>

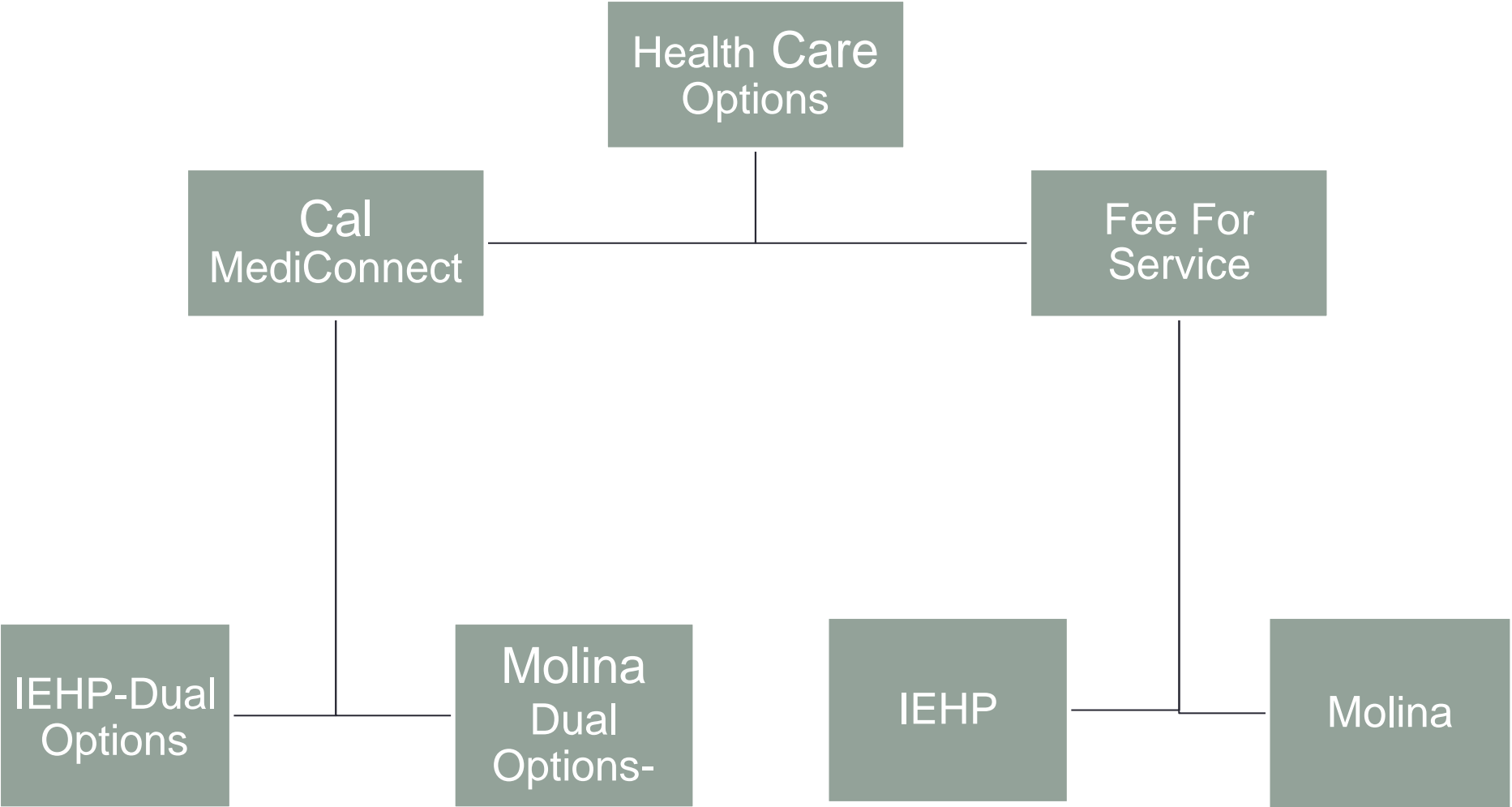
# Medicare Savings Program

Assistance with:

- Medicare Part B premium
- Medicare deductibles and co-payments

	Single	Married
<b>Gross Monthly Income</b>	<b>\$1436</b>	<b>\$1940</b>
<b>Combined Savings/ Assets</b>	<b>\$7860</b>	<b>\$11800</b>

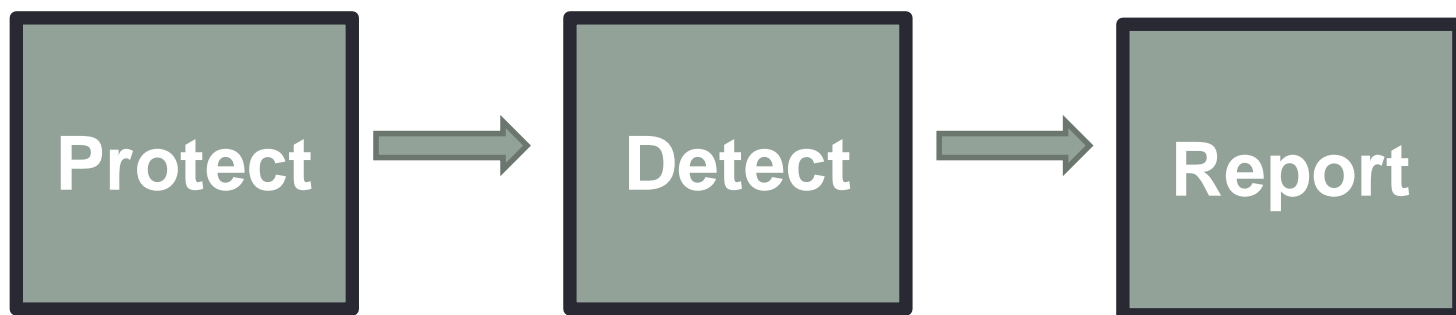
# Dual Eligible Options





# Medicare Fraud and Abuse

## Senior Medicare Patrol



# New Medicare Cards

## New Card! New Number!

Mailing  
in 2018

### NEW Medicare Card

#### Current Medicare Card

**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)** EFFECTIVE DATE **07-01-2016**  
**MEDICAL (PART B)** **07-01-2016**

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

**HOSPITAL (PART A)**

**MEDICAL (PART B)**

Coverage starts/Cobertura empieza

**03-01-2016**

**03-01-2016**



# Medicare.gov

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## Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

Search

Sign Up /  
Change Plans

Your Medicare  
Costs

What Medicare  
Covers

Drug Coverage  
(Part D)

Supplements &  
Other Insurance

Claims &  
Appeals

Manage Your  
Health

Forms, Help, &  
Resources

### Is my test, item, or service covered?

type your test, item, or service here

Go



Find health  
& drug plans



Apply for  
Medicare



Get started  
with Medicare

**50**  
MEDICARE  
1965-2015  
MEDICAID  
ANNIVERSARY

Compare home health agencies based on the quality of their performance

Compare agencies

Medicare & Medicaid have been covering healthcare for 50 years!

Join the celebration

#### Address change/Medicare card issue?

Select your card issue...



Go

#### Information for my situation

Select your situation...



Go

#### Find someone to talk to

Select your state...



Go

### Find doctors, providers, hospitals, plans & suppliers

Find doctors & other health  
professionals

Find nursing homes

Blogs

News

Videos

Guard your Medicare number

Go paperless with "Medicare & You"



Get help with costs



Find out how Medicare works  
with other insurance



Mail you get about Medicare

# Volunteers Needed

**We are a Volunteer Based Organization.**

**We currently have 24 faithful and active volunteers in the Inland Empire. If you are thinking of volunteering, talk to us today!**



# “Helping Seniors Remain Healthy, Connected and Protected”

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[www.coasc.org](http://www.coasc.org)

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*HICAP is funded in part by a grant from the  
Administration of Community Living*