

MEDICARE ESSENTIALS

Presented by HICAP

Health Insurance Counseling & Advocacy Program

9121 Haven Avenue Suite 220
Rancho Cucamonga, CA 91730



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Southern California

UNIVERSAL UCC SYNDICATE



MEDICARE SYSTEM

What is Medicare?

Federal 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**



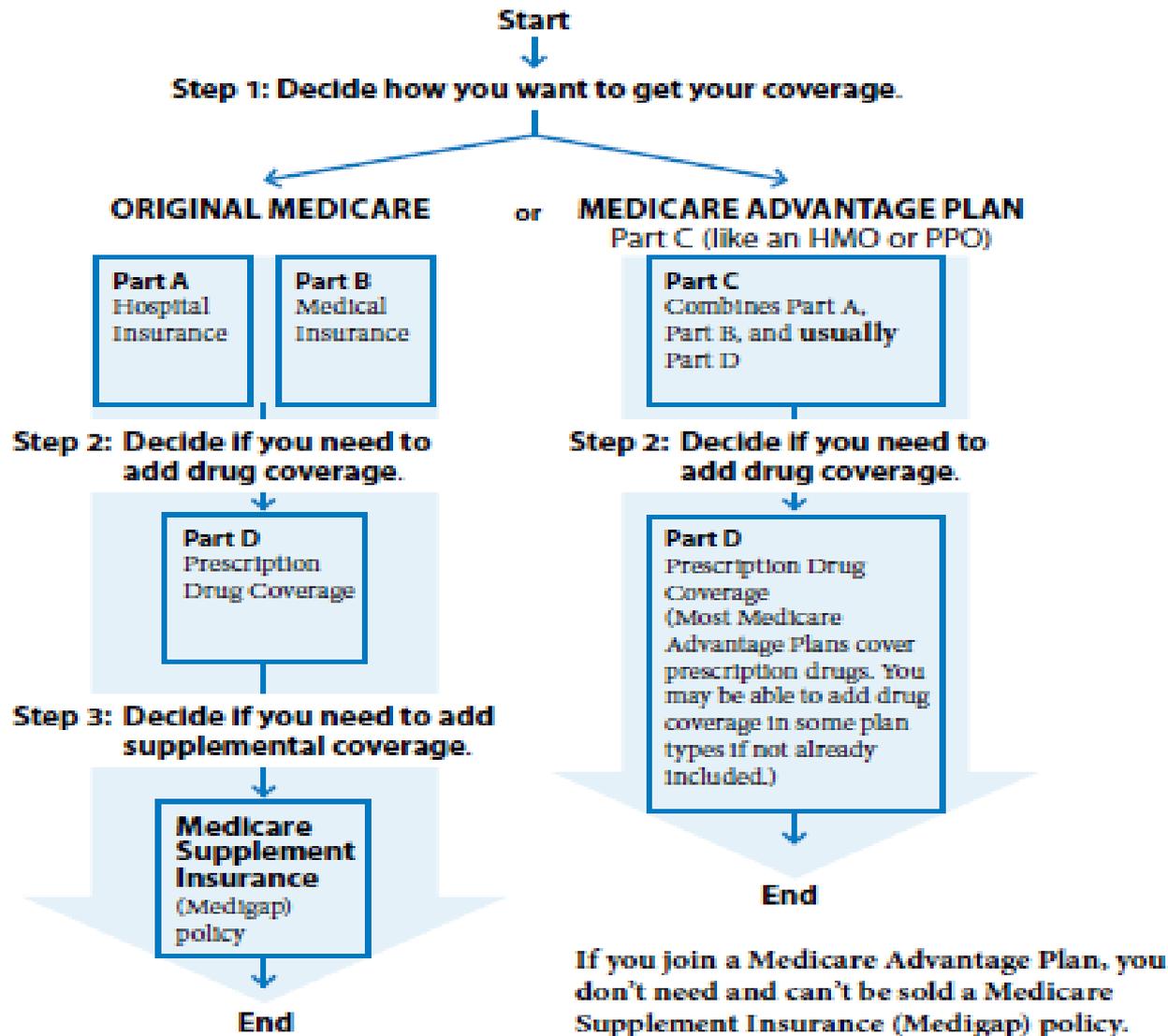
**Part C
Medicare
Advantage
Plans
(HMOs/PPOs)**



**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



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Medicare Premiums

Original Medicare

Part A – Premium Free

Part B – \$144.60 & Up

Part D – Est. \$35.63

Medigap –Varies by plan

Medicare Advantage (Part C)

Part A – Premium Free

Part B – \$144.60 & Up

Part D – Usually Included

\$0 and up (varies by plan)

Maximum Out-of-Pocket



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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

- 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)



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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

Make changes:

- Original Medicare
- Medicare Advantage
- Part D Plans



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L.I.A – Low-Income Assistance

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
Gross Monthly Income	\$1581	\$2134
Combined Savings/ Assets	\$14390	\$28720

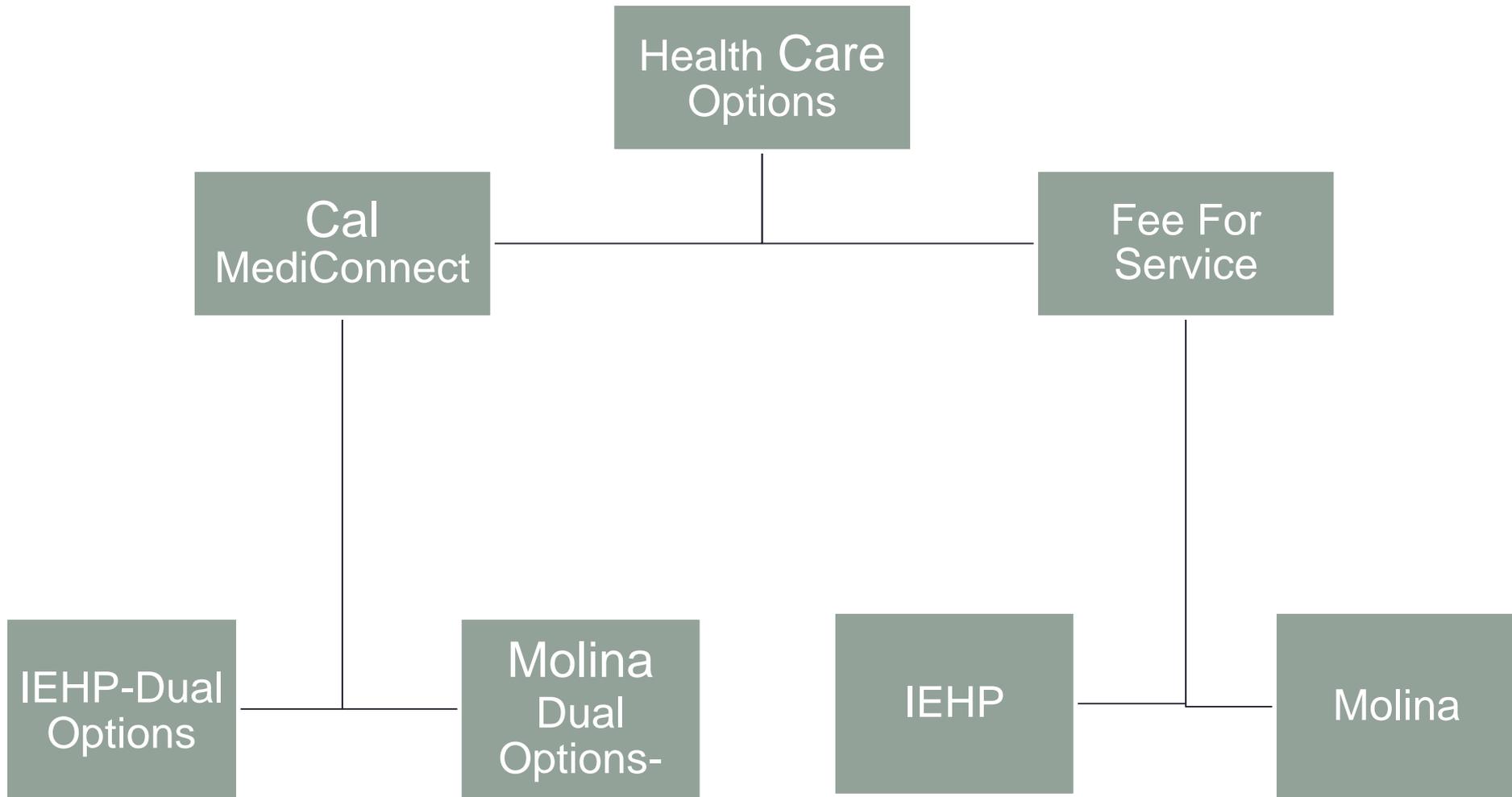
Medicare Savings Program

Assistance with:

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

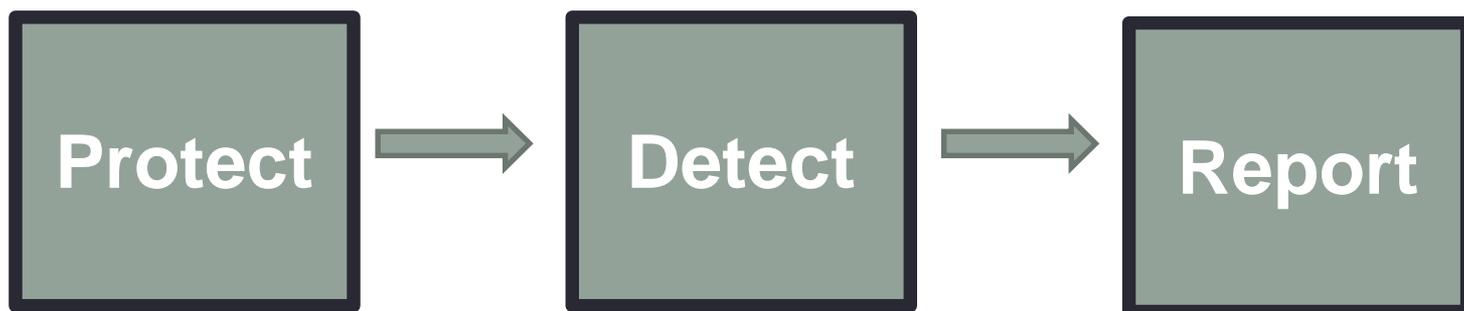
	Single	Married
Gross Monthly Income	\$1426	\$1923
Combined Savings/ Assets	\$7730	\$11600

Dual Eligible Options



Medicare Fraud and Abuse

Senior Medicare Patrol



Your Medicare Card is Your Health Care Credit Card



=

MEDICARE  **HEALTH INSURANCE**

HEALTH CARE FINANCING ADMINISTRATION

NAME OF BENEFICIARY
John Doe

MEDICARE CLAIM NUMBER **000-00-0000** SEX **Male**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **07-01-1966**
MEDICAL (PART B) **07-01-1966**

SIGN HERE 

SAMPLE

New Medicare Cards

New Card! New Number!

Mailing
in 2018

NEW Medicare Card

Current Medicare Card

MEDICARE  **HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4222)

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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The Official U.S. Government Site for Medicare

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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

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Find health
& drug plans

Apply for
Medicare

Get started
with Medicare

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!



Become a Registered HICAP Counselor

As a HICAP Counselor, you will assist others with Medicare Counseling at our Call Center and/or your local Senior Centers.



Resources

HICAP

909-256-8369
www.coasc.org

Medicare

1-800-MEDICARE
www.medicare.gov

Social Security Admin

1-800-772-1213
www.ssa.gov

Veterans Services

951-955-3060
www.veteranservices.co.riverside.ca.us

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“Helping Seniors Remain Healthy, Connected and Protected”

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