

# Medicare Fact Sheet

## WHAT IS MEDICARE?

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). The different parts of Medicare help cover specific services:

### Medicare Part A (Hospital Insurance)

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

### Medicare Part B (Medical Insurance)

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

### Medicare Part C (Medicare Advantage Plans)

A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

### Medicare Part D (prescription drug coverage)

Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

Medicare Part A does not have a premium. Parts B, C and D have premiums. All of the Medicare parts have some form of cost sharing, such as deductibles, co-pays or co-insurance. Medicaid programs for low income Elders can help pay the premiums and cost sharing in Medicare.

## WHAT DOES IT COST?

- Elders and their spouses 65 years old can **get free Part A coverage** if they receive or are eligible for Social Security or Railroad Retirement benefits. To check eligibility, **visit** [www.medicare.gov/your-medicare-costs/part-a-costs/part-a-costs.html](http://www.medicare.gov/your-medicare-costs/part-a-costs/part-a-costs.html).

Others may qualify for free Part A based on certain conditions. Request for more information.

- \* Those who do not qualify for free Part A may have to pay a monthly premium, and are usually required to buy Part B coverage as well. Part A covers more services than most private insurance, and should be considered even if it must be purchased.



- Most Elders pay **\$104.90 per month for Part B.**
- **Optional Parts C & D have varying costs.**
- **Deductibles** – the amount that must be paid out-of-pocket before the insurance pays anything – apply for each part:
  - \* **Part A** has a **\$1,260 deductible.**
  - \* **Part B** has a **\$147 deductible.**
  - \* Part C and D depend on the plan chosen, if one is chosen.

## ENROLLMENT AND PENALTIES

- There is a **7 month open enrollment period.**
  - \* Starting 3 months before you turn 65, during the month you turn 65, and for 3 months after you turn 65, you can and should apply for Medicare to avoid penalties.
- **Penalties** may be assessed for those who enroll "late" – after the open enrollment period.
  - \* Elders not eligible for free Part A who do not buy Part A during open enrollment may have to pay 10% more monthly for several years.
  - \* Elders who do not enroll in Part B during open enrollment may have to pay 10% more per month for each year they were eligible for Part B but did not enroll.

## ELIGIBILITY AND WHAT SERVICES ARE COVERED

It is easy to find out if you are eligible for Medicare. Use the Medicare **eligibility and premium calculator** found at [www.medicare.gov](http://www.medicare.gov). Want to know what services are covered by Medicare, which Part of Medicare covers the service, and how much you might have to pay for the service? The [www.medicare.gov](http://www.medicare.gov) website has a list of covered services.

## CONTINUE TO SEE YOUR INDIAN HEALTH PROVIDER

Your Indian health clinic will always be there for you. If you do have insurance, let your clinic know. They can bill Medicare, Medicaid and Marketplace plans for the services they provide. This will mean more health care dollars to fund services for your entire community.

## HOW TO APPLY FOR MEDICARE

You may have already applied for Medicare if you are above age 65 and have applied for Social Security. **If you need to apply for both Medicare and Social Security, visit <https://secure.ssa.gov/iClaim/rib> or call 1-800-772-1213, or visit your local office.** If you have not applied for Social Security because you are still working but are eligible for Medicare, visit [www.socialsecurity.gov/medicare/apply.html](http://www.socialsecurity.gov/medicare/apply.html) to apply.

To get help understanding the different components of Medicare **your State Health Insurance Assistance Program (SHIP) may be able to help.** Visit [www.shiptacenter.org](http://www.shiptacenter.org) to find your local SHIP.

## SOURCES

Medicare.gov, [www.medicare.gov](http://www.medicare.gov).

Tribal Education and Outreach Exchange, [www.nativeexchange.org/elders.php](http://www.nativeexchange.org/elders.php)