Medicare Basics

Jennifer Goldberg
Directing Attorney
jgoldberg@justiceinaging.org

December 8, 2017
Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we’ve focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.
What is Medicare?

- Federal program
- Health insurance for:
  - Seniors 65 and over
  - People with disabilities
- Based on work history, not income
Medicare comes in Parts

<table>
<thead>
<tr>
<th>Part A</th>
<th>Part B</th>
<th>Part C</th>
<th>Part D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Insurance</td>
<td>Medical Insurance</td>
<td>Medicare Advantage: Private Plans</td>
<td>Prescription Drug coverage</td>
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</tbody>
</table>
In general, what doesn’t Medicare cover?

- Long term care (nursing home, assisted living)
- Hearing
- Vision
- Dental
Will I be automatically enrolled in Medicare?

YES If you get Social Security benefits

- If not, must enroll at Social Security office
- Can go to SHIP counselor for help
When can I enroll?

• **Initial enrollment period** - 7 months
  - 3 months before & after the month you turn 65

• **General enrollment period**
  - Jan. - Mar. for Part A, B

• **Open Enrollment Period**
  - Oct. 15 - Dec. 7 for Part D

• **Special enrollment periods**

• **Most people should enroll as soon as you can!**
Part A costs (in 2018)

• No Part A premiums if you or your spouse worked 40 quarters
• If not, can be up to $413 per month!
• Part A initial deductible = $1,316
Part B costs (in 2018)

Part B premium = $134/month
Less for some, more for others

Part B deductible = $183

20% co-insurance
Medicare pays 80%, you pay 20%
What is Medicare Advantage (Part C)?

- Private health plans
- Covers same as Part A and B
- Most cover Part D
- Some extra benefits but
  - Limits on what providers you can use
- Monthly premiums vary
What are Medigap plans?

- Also called Medicare supplement plans
- Private plans
- Cover some deductible and co-insurance costs in Part A and B
- Only for people in original Medicare, not for people in Medicare Advantage
What is Part D?

• Covers prescription drugs
• Private insurance plans
• Must be enrolled in Part A or B
• Can be part of Medicare Advantage
Pick Carefully!

• Each plan has its own formulary
• Plus different premiums, deductibles, copays

Make sure your drugs are included
See how much they will cost
What about the donut hole?

• When your drugs costs are high ($3,700) you can fall in the donut hole

  • In the donut hole, you pay more

• Donut hole ends in 2020
Help with Medicare Costs
Medicare Savings Programs

• Can pay for premiums, co-insurance or deductibles
  • Qualified Medicare Beneficiary (QMB)

• May just pay for Part B premium
  • Specified Low-Income Medicare Beneficiary (SLMB)
  • Qualified Individual
Who will qualify

<table>
<thead>
<tr>
<th>Program</th>
<th>Income (Single)</th>
<th>Income (Couple)</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>Not more than $1010</td>
<td>No more than $1355</td>
</tr>
<tr>
<td>SLMB</td>
<td>$1011 - $1208</td>
<td>$1356 - $1622</td>
</tr>
<tr>
<td>QI</td>
<td>$1209 - $1357</td>
<td>$1623 - $1823</td>
</tr>
</tbody>
</table>

Assets must be no more $7,280 if you are single; $10,930 if married.
Low Income Subsidy (Extra Help)

• Helps pay for Part D prescription drugs
  • Can pay for premiums, deductibles
  • Reduces co-pays and co-insurance
  • No donut hole

• Can get it automatically, or apply at Social Security
Can I get wellness services?

YES!

• Free annual wellness visit
• Free preventive screenings:
  • Such as diabetes, glaucoma, mammograms, prostate cancer
• Some vaccinations
What happens if I enroll late?

- You will pay a late enrollment penalty
- You pay more the longer you wait

Some good news:

- People who get Extra Help have no penalty
Can I appeal if I have a problem with Medicare?

- **YES!** File an appeal if you
  - Are denied eligibility for Medicare
  - Can’t get the services you need

- Talk to a legal services lawyer for help
What are some special things to watch out for?

- Billing protections
- Marketplace to Medicare
- Hospital “observation status”
Where can I get help?

- Medicare.gov
- 1-800-Medicare
  - TTY Users: 977-486-2048
- Medicare and You Handbook
- SHIPs 1-800-434-0222
- Local legal services office
- Medicare Rights Center Helpline 1-800-333-4114