

# Medicare News

## Annual



### Original Medicare

Original Medicare is for people 65 and older or with certain disabilities. Medicare has four parts – Medicare Part A (hospital insurance), Part B (medical insurance), Part C (choices in health care plans) and Part D (prescription drug coverage). Each year the Centers for Medicare & Medicaid Services (CMS) – the federal government agency that oversees the Medicare Program – announces updates to premiums, deductibles and coinsurance amounts for all four parts of Medicare plus other news. More details on back.

### Help Stop Medicare Fraud!

Scammers may use public health concerns to scare seniors to steal your identity and commit Medicare fraud. It's important to always guard your Medicare Number and check your Medicare Summary Notice (MSN) for errors. Only give your Medicare Number to participating Medicare hospitals, primary and specialty doctors, suppliers or people you trust to work with Medicare on your behalf. Also, Medicare will never call you to verify your Medicare Number.

### Need Local Help with Medicare?

Find your local, trusted, and unbiased State Health Insurance Assistance Program (SHIP) at [www.shiphelp.org](http://www.shiphelp.org). It's a free one-on-one counseling assistance program for people on Medicare and their caregivers.

### Need Local Help with Medicare Fraud?

Find your local, trusted Senior Medicare Patrols (SMP) at [www.smpresource.org](http://www.smpresource.org). SMPs assist people with Medicare and their caregivers to prevent, detect, and report health care fraud, errors, and abuse.

### Electronic Medicare Services (eMedicare)

eMedicare is an approach to interact with Medicare online or through the What's Covered app on a smart phone or tablet. The goal is to offer simple, personalized Medicare information that helps you save time and make good health care and coverage decisions. Visit <https://www.medicare.gov> for instant Medicare information to register your account and access your benefits. It's safe and secure that includes a "Go Paperless" option to receive your Medicare Summary Notice electronically (eMSN).

### Medicare Preventive Services

You pay nothing for most covered preventive services from a doctor or qualified health care provider that accepts assignment. Take charge of your health care by getting screenings, counseling and other services. The annual wellness visit is a good place to start; it's free and develops a plan to help prevent disease or disability. Check the current Medicare & You handbook for more coverage information.

### It's Your Medical Record

People on Medicare can ASK their primary care doctor to share your medical documents to support the order with other doctors, suppliers, and other qualified health care providers to assist those providers in successful claim submission to Medicare.

### Medication Safety

At your yearly "Wellness" visit, discuss the need and safety of all your medications with your doctor. Especially, the interactions with OPIOIDS and benzodiazepine.

# Original Medicare Benefit Summary and Cost

## Part A (Hospital Insurance)

Original Medicare provides coverage of inpatient hospital, limited skilled nursing facility, home health & hospice care, and health care center services. There are deductible and coinsurance amounts.

**Note:** It's the law for Medicare enrolled provider to submit your claim to Medicare for payment.

## Part B (Medical Insurance)

Original Medicare helps pay the cost of doctor services, preventive care services, outpatient hospital services, medical equipment and supplies, laboratory tests, physical, occupational and speech therapy, and other health services and supplies. Once the yearly deductible is met, there is a 20% approved coinsurance amount to pay on most services. A Part B provider has up to a year to file the claim.

**Note:** It's the law for Medicare enrolled provider to submit your claim to Medicare for payment.

## Part C (Choices in Health Care Plans)

The choices in health care plans under Medicare are called Medicare Advantage Plans. Medicare Advantage Plans include Medicare HMOs, Medicare PPOs, and Medicare Private Fee-for-Service Plans to name a few. These plans will have the same coverage benefits as original Medicare and may offer extra benefits.

## Part D (Prescription Drug Coverage)

Medicare offers approved prescription drug coverage. All people with Medicare can join a prescription drug plan. You choose the drug plan and pay a monthly premium and deductible. Extra help paying for prescription drug coverage is available to those who qualify. You will need to review your current prescription drug coverage and determine if you would like to join a drug plan. You can get help with Part D MedicareRx prescription drug coverage decisions by calling 1-800-MEDICARE or visit <https://www.medicare.gov>.

**To get more help with all Medicare questions, call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week; TTY/TDD 1-877-486-2048 (for the hearing impaired). Visit <https://www.medicare.gov>.**

**Try the “What’s covered” mobile app!**



**Additional Resources:** Medicare patients may need help with community-based services for food, housing, transportation and other social services. Go to <https://eldercare.acl.gov> or <https://usa.gov> to locate them in your area.