



Medicare

Medicare is the nation's health insurance program for people age 65 or older, for some people with disabilities under 65, and for people with End-Stage Renal Disease. Medicare provides coverage for inpatient and outpatient care, doctors' services, diagnostic tests, medical transportation and other services. Over 750,000 people in Wisconsin receive Medicare coverage. There are four different parts to Medicare—Parts A, B, C, D.

ELIGIBILITY

Am I Eligible? **YOU MAY** be eligible for Medicare health coverage if:

- You are a U.S. citizen or qualified alien;
- You are age 65 or older, **OR** disabled, **OR** suffer from permanent kidney failure.

There are four different parts to Medicare—Parts A, B, C and D.

BENEFIT

What Does Medicare Cover? **TRADITIONAL MEDICARE** includes two related insurance programs. Part A covers hospital expenses, and Part B covers other medical expenses. Most Medicare participants are also eligible for a Medicare-approved drug discount card. Beginning in 2006, discount cards will be replaced by a prescription drug benefit for all beneficiaries.

- *Hospital Coverage (Part A)* helps pay for medical care and services provide by Medicare-certified hospitals, skilled nursing facilities, home health agencies, and hospices.
- *Medical Coverage (Part B)* pays 80% of other approved medical cost, including doctor's services, outpatient hospital services, ambulance transportation, diagnostic tests, lab tests, and other health services. It also pays for some home health care services.

Some services Medicare **DOES NOT** pay for include prescription drugs (although drug discount cards are available), most routine physical exams, foot care, dental care, hearing aids, eye exams or glasses.

What Costs Will I Have to Pay? **THERE ARE** several costs you may have to pay:

While most people do **NOT** pay a premium for Hospital Coverage (Part A), they **DO** pay a monthly premium for Medical Coverage (Part B).

Most people also pay a portion of the actual costs of their care—known as deductibles and coinsurance. You may be able to get private insurance—called “Medigap” insurance—to cover some or all of these costs. Medicare can tell you more about available “Medigap” policies. For additional information about “Medigap” policies in Wisconsin you can also call the Medigap Helpline at 1-800-242-1060.

Medicare Part C (or “Advantage”) consists of private companies providing Part A and Part B coverage. If you enroll in an Advantage plan, you will receive A+B coverage through that company and **NOT** through Medicare.

(Continued)

**What If I
Can't Afford
My Share of
Costs?**

YOU MAY qualify for the state to pay some or all of your Medicare premiums, deductibles and coinsurance if you have Part A coverage, limited income, and your assets do not exceed \$6,000 for a single person or \$10,020 for a couple. Ask Medicare if you qualify for assistance with Medicare costs.

APPLICATION

**How Do I
Apply?**

IF YOU already receive Social Security retirement or disability benefits (or Railroad Retirement) then Social Security will contact you several months before you become eligible for Medicare. If you aren't receiving retirement benefits you should contact Social Security three months before you turn age 65 (you can receive Medicare even if you don't retire). You also should call Medicare if you, your spouse or your child becomes disabled or has kidney disease. Medicare's toll free number is 800-633-4227. You can get more information on Medicare online at <http://www.medicare.gov>

**Does It
Matter When I
Apply?**

YOU CAN sign up for Part B anytime during a 7-month period that begins 3 months before the month you turn 65. This is called your Initial Enrollment Period. If you do not choose to sign up for Part B during this period, you may sign up during a General Enrollment Period that runs from January 1 through March 31 of each year. However, the premium for Part B will usually increase for each year that you could have had coverage but did not choose to take it.