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Overview of the CLRC

• Confidential services
• English & Spanish or language line
• Education Model

www.CancerLegalResourceCenter.org
National Telephone Assistance Line

1. Phone Calls
2. Emails
3. Letters
4. Faxes
5. Online Intake Form

www.clrcintake.org
Today’s goals: giving an overview of Medicare Basics, including…

1) Who is it for?
2) What are the different parts?
3) When can I sign up?
Medicare vs. Medicaid

Medicare
- Age 65+ and entitled to SS retirement benefits
- Or under 65 & have received SSDI for 24 months
Medicare vs. Medicaid

Medicaid

- Limited income and limited resources
- “Aged, blind, and disabled” program
- “Share of Cost” or Medicaid Buy-In Program
- Medicaid expansion
Characteristics of the Medicare Population

Percent of total Medicare population:

- 3+ Chronic Conditions: 65%
- Income below $23,500: 50%
- Savings Below $61,400: 50%
- Cognitive/Mental Impairment: 31%
- Fair/Poor Health: 27%
- Functional Impairment (2+ ADL Limitations): 20%
- Under-65 Disabled: 16%
- Age 85+: 13%
- Long-term Care Facility Resident: 5%

NOTE: ADL is activity of daily living.
Medicare Has 4 Parts

Part A: Hospital Insurance
Medicare Has 4 Parts

Part B: Medical Insurance
## Medicare Part B - Preventive Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abdominal Aortic Aneurysm Screening</td>
<td>One time screening for those at risk (must get a referral during “Welcome to Medicare” physical exam)</td>
</tr>
<tr>
<td>Bone Mass Measurements</td>
<td>Covered every 24 months (more often if medically necessary)</td>
</tr>
<tr>
<td>Cardiovascular Screenings</td>
<td>Covered every 5 years</td>
</tr>
<tr>
<td>Colorectal Cancer Screenings</td>
<td>Depends on the test</td>
</tr>
<tr>
<td>Diabetes Screenings</td>
<td>Covers test to check for diabetes if high risk</td>
</tr>
<tr>
<td>Flu Shots</td>
<td>Covered once a flu season</td>
</tr>
<tr>
<td>Glaucoma Tests</td>
<td>Covered once every 12 months, if high risk</td>
</tr>
<tr>
<td>Hepatitis B Shots</td>
<td>Covered for those at high or medium risk</td>
</tr>
<tr>
<td>HIV Screening</td>
<td>Covered once every 12 months</td>
</tr>
<tr>
<td>Pap Test &amp; Pelvic Exam</td>
<td>Covered every 24 months (if high risk every 12 months)</td>
</tr>
<tr>
<td>Pneumococcal Shot</td>
<td>Covers shot</td>
</tr>
<tr>
<td>Prostate Cancer Screening</td>
<td>Covered once every 12 months</td>
</tr>
<tr>
<td>Screening Mammograms</td>
<td>Covered once every 12 months</td>
</tr>
</tbody>
</table>

And many more! Look to [Medicare & You](#) guide for more info about new options created by Health Care Reform
Medicare Has 4 Parts

Part C: Medicare Advantage Plans

Medicare HMOs & PPOs
Medicare Has 4 Parts

Part D: Prescription Drug Benefit
Medicare Part D Prescription Drug Plans MUST Cover

- Cancer medications
- HIV/AIDS treatments
- Antidepressants
- Anticonvulsant treatments for epilepsy and other conditions
- Immunosuppressant drugs
Medicare Part D

How Medicare Part D Works

Must choose a prescription drug plan

- Not all plans are the same – they have different:
  - Formularies
  - Premiums and co-pays
  - Pharmacies
Part D - Cost Sharing

Donut hole will be reduced from 100% cost share to 25% by 2020!

<table>
<thead>
<tr>
<th>Year</th>
<th>You Will Pay This Percentage for Brand-name Drugs in the Coverage Gap</th>
<th>You Will Pay This Percentage for Generic Drugs in the Coverage Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>50%</td>
<td>93%</td>
</tr>
<tr>
<td>2012</td>
<td>50%</td>
<td>86%</td>
</tr>
<tr>
<td>2013</td>
<td>47.5%</td>
<td>79%</td>
</tr>
<tr>
<td>2014</td>
<td>47.5%</td>
<td>72%</td>
</tr>
<tr>
<td>2015</td>
<td>45%</td>
<td>65%</td>
</tr>
<tr>
<td>2016</td>
<td>45%</td>
<td>58%</td>
</tr>
<tr>
<td>2017</td>
<td>40%</td>
<td>51%</td>
</tr>
<tr>
<td>2018</td>
<td>35%</td>
<td>44%</td>
</tr>
<tr>
<td>2019</td>
<td>30%</td>
<td>37%</td>
</tr>
<tr>
<td>2020</td>
<td>25%</td>
<td>25%</td>
</tr>
</tbody>
</table>
## Medicare Coverage Choices at a Glance

### Step 1: Decide how you want to get your coverage

<table>
<thead>
<tr>
<th>Original Medicare</th>
<th>Medicare Advantage Plan (like an HMO or PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A (Hospital Insurance) and Part B (Medical Insurance)</td>
<td>Part C – Combines Part A (Hospital Insurance) and Part B (Medical Insurance), and <strong>usually</strong> Part D</td>
</tr>
</tbody>
</table>

### Step 2: Decide if you want to add prescription drug coverage

| Part D Prescription Drug Coverage | Part D Prescription Drug Coverage (if not already included) |

### Step 3: Decide If You Want Supplemental Coverage

| **Medigap** (Medicare Supplement Insurance) policy from a private company. | **Note:** If you join a Medicare Advantage Plan, you don't need and can’t get a **Medigap** policy. |
How Much Does Medicare Cost?

Part A: Premiums are Free
  • **Unless** you have insufficient/no Social Security work history.
How Much Does Medicare Cost?

Part B:
For those who earn <$85K (single) or <$170K (married):
  Premiums cost - $104.90
  Annual deductible is $147

Part C: Varies on the type of plan chosen

Part D: Varies by plan but average premium is ~$30/month
Medicare Part D
Have trouble paying Medicare premiums?

You may be eligible for “extra help” with Part D

- Must meet income and resource limits
  - Resources include savings & stocks, but not home and car
- Call Social Security at (800) 772-1213 or visit www.socialsecurity.gov to apply
How to Apply for Medicare

You will be automatically enrolled in Medicare Part A effective the month you are 65

– Example: If you turned 65 on October 25, 2014, your Medicare effective date would be October 1, 2014
How to Apply for Medicare

If you are under 65 and receiving SSDI
- You should enroll during the 7-month period that
  ...starts 3 months before your 25th month of getting Social Security disability benefits and
  ...ends 3 months after your 25th month of getting disability benefits.
Medicare Parts A and B

Medicare Enrollment Periods

- Initial Enrollment
- General Enrollment
- Special Enrollment
Medicare Advantage- Open Enrollment

October 15-December 7, 2015
Medicare Penalties for Late Enrollment

Part B

- If enrolled late: 10% for each late year, in effect for life
Medicare Part B
Group Health Plan Coverage from an Employer

- Special enrollment period for Medicare Part B without paying a penalty if you enroll
  - while covered under group plan, or
  - during the 8-month period beginning with the month your group plan ends, or the month employment ends, whichever comes first
Medicare Part B

Group Health Plan Coverage from an Employer

If you are still covered under an employer group plan when you turn 65, usually:

- Group plan = primary insurance
- Medicare = secondary insurance
Medicare Penalties for Late Enrollment

Part D:

1% of the national premium the year you join x number of months you waited to join.
Medicare Part D

How to Choose a Plan?

Determine what matters most to you:

- Cost
- Coverage
- Convenience
Medigap Policies

Medicare supplemental insurance
Where to go for Help!

1. Call your plan first!
2. Read your Medicare & You 2015 Book
3. Call your state Health Insurance Assistance Program
4. Centers for Medicare & Medicaid Services (800) MEDICARE or www.medicare.gov
For more information:

Disability Rights Legal Center

CLRC

Cancer Legal Resource Center

www.cancerlegalresourcecenter.org

1-866-THE-CLRC