

FREQUENTLY ASKED QUESTIONS ABOUT MEDICARE

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).

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

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

MEDICARE PART C is 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 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.

Does Medicare Cost?

Yes. Medicare has a cost incurred like any insurance, but this cost can be deducted out of your Social Security benefit or you can pay by mailing a check monthly.

BENEFIT	COST
Part A	No cost (with all quarters) or \$422/month if you have no earned quarters
Part B	\$135.50/month or higher depending on income
Part C	Varies depending on plan selection (\$0-\$109)
Part D	Varies depending on plan selection (\$15-\$101.90)

Extra Help Paying for Medicare

- MoRx application can help with prescription drugs.
- Specified Low-Income Medicare Beneficiary (SLMB) can help pay Medicare Part B monthly premiums.
- Qualified Medicare Beneficiary (QMB) can help pay the Medicare Part A premium (if applicable), Part B monthly premium, deductibles, copays and coinsurance for Medicare Part A and B.
- Qualified Individual (QI-1) can help pay Medicare Part B monthly premiums (federal funding subject to availability).



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Enrollment Periods

- When you are first eligible for Medicare, you have a seven-month initial enrollment period to sign up for Part A and/or Part B. This starts three months before your birth month and follows three months after your birth month.
- You can sign up for Part A and/or Part B (if both of these apply) during the general enrollment period between January 1 and March 31 each year. You are not eligible for a special enrollment period if you did not sign up when you were first eligible. Your plan would take effect July 1.
- October 15 through December 7 is the Part D open enrollment for prescription plans and Medicare Advantage.
- Once your initial enrollment period ends, you may have the chance to sign up for Medicare during a special enrollment period (SEP). If you are covered under a group health plan based on current employment, you have a SEP to sign up for Part A and/or Part B anytime as long as you or your spouse are working and you are covered through a group health plan.
- You also have an eight-month SEP to sign up for Part A and/or Part B that starts at one of these times—once employment ends or the month after group coverage ends (whichever happens first).

Interesting Facts about Medicare

- You qualify for Medicare by working 40 quarters or 10 years or by drawing off of your spouse, parent or child.
- People can be penalized for not electing Medicare during the open enrollment period, and the penalty will be 10% for each 12 months that you should have been on Medicare.
- If you do not take a Part D plan when you start Medicare, there will also be a penalty for the Part D plan.
- If you are single and earn more than \$85,000, or married and earn more than \$170,000, then your premiums will be more with Medicare.
- Medicare offers some preventive services, so make sure to take advantage of those services with your primary care physician.

Do You Still Need More Help Understanding Medicare?

EnrollU has counselors who can help assist you in selecting the appropriate plans.



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