



## MEDICARE 101 - 2019

Medicare Plan	How do I Enroll	What does it cover	Premiums/Costs	Deductibles/Co-Pays
<p style="text-align: center;"><b><u>Part A</u></b></p> <p style="text-align: center;"><b><u>Original Medicare Hospital Insurance</u></b></p>	<ul style="list-style-type: none"> <li>You can enroll and are eligible for <b>Part A</b> on your <b>65<sup>th</sup> Birthday</b></li> <li>Social Security – will send notice 3 months before you turn 65 or</li> <li>The <b>25<sup>th</sup> Month of Disability</b> due to enrollment because of Disability Eligibility</li> <li>You will receive <b>Initial Enrollment Package</b> in the mail which contains your Medicare Card and “<b>Medicare and You Booklet</b>”</li> <li>If you are not automatically eligible for <b>Part A</b> you will need to sign up</li> <li>Contact Social Security office at least <b>3 months</b> before you turn 65</li> <li>You <b>do not</b> have to be retired to receive Medicare at 65</li> </ul>	<p><b>Covers 100% of Inpatient Care:</b> (After Deductible)</p> <ul style="list-style-type: none"> <li>Hospitalization</li> <li>Skilled Nursing Facilities</li> <li>Rehab Facilities</li> <li>Hospice</li> <li>Home Health Care</li> <li>Three Pints of Blood</li> <li>Inpatient Care in Religious Nonmedical Health Care Institution <b>(Room &amp; Board)</b></li> </ul> <p style="text-align: center;"><b>See pages 26 to 28 in Medicare &amp; You Book for Part A Services</b></p>	<ul style="list-style-type: none"> <li><b>Part A - Free</b> – If contributed more than 40 quarters (10 years) to Social Security.</li> <li>You pay monthly premiums for <b>Part A</b> if you have <b>not</b> contributed more than <b>40 quarters (10 years)</b>.</li> </ul> <p style="text-align: center;"><b>2019</b></p> <ul style="list-style-type: none"> <li><b>30-39 Quarters \$240.00/monthly</b></li> <li><b>&lt;30 Quarters \$437.00/monthly</b></li> </ul>	<p><b>Hospital Deductible:</b> <b>\$1364.00</b></p> <p><b>*Benefit Period (60 Days)*</b></p> <ul style="list-style-type: none"> <li><b>Days 0-60 – no copay</b></li> <li>Days 61-90-<b>\$341/day</b></li> <li>Days 91-150-<b>\$682/day</b></li> <li><b>Full coverage after day 150</b></li> </ul> <p><b>**Begins with admission and ends after 60 days without hospital/skilled nursing care</b></p> <p><b>Inpatient Skilled Nursing Facility or Rehab Deductible:</b> <b>Must follow 3 day stay in hospital (Observation Days do not count)</b></p> <ul style="list-style-type: none"> <li>Days 1-20 - <b>\$0</b></li> <li>Days 21-100 - <b>\$170.50/day</b></li> <li>Hospice/Home Care</li> <li>No Deductibles</li> </ul>
<p style="text-align: center;"><b><u>Part B</u></b></p> <p style="text-align: center;"><b><u>Original Medicare Medical Insurance</u></b></p>	<ul style="list-style-type: none"> <li>Automatic eligibility at <b>65<sup>th</sup> Birthday</b>, or <b>25<sup>th</sup> month of SSDI</b>.</li> <li><b>Part B Initial Enrollment Eligibility Period is 7 months</b></li> <li>This is 3 months <b>before</b> 65th birthday, <b>on</b> 65th birthday, or 3 months <b>after</b> 65th birthday.</li> <li>If <b>you</b> or <b>spouse</b>, or <b>family member</b>, if <b>disable</b> and has Group Health Insurance, <b>you do not need to enroll in Part B</b>, but need to notify the Social Security Office of <b>receipt</b> of <b>Credible Health Insurance Coverage</b>.</li> </ul>	<p><b>Covers 80% of</b></p> <ul style="list-style-type: none"> <li>Doctor's Services/Visits</li> <li>Specialist Visits</li> <li>Outpatient Care</li> <li>Diagnostic tests</li> <li>Ambulance Services</li> <li>Durable Medical Equipment</li> <li>Emergency Room</li> <li>Preventive Services &amp; for more services</li> </ul> <p style="text-align: center;"><b>See pages 29 to 49 in Medicare &amp; You Book for Part B Services</b></p>	<p style="text-align: center;"><b>2019 Part B Monthly Premium</b></p> <p><b>\$135.50 Monthly (\$406.50 Quarterly) for all Medicare Enrollees for the year 2019</b></p> <ul style="list-style-type: none"> <li><b>Some Medicare Beneficiaries may pay an additional Income Related Premium for Part B and Part D, if their income is greater than \$85,000.</b></li> </ul>	<p style="text-align: center;"><b>2019</b></p> <ul style="list-style-type: none"> <li><b>Part B - Annual Deductible is \$185.00 yearly</b></li> <li>You pay <b>TOTAL</b> cost <b>Part B Annual Medical Deductible once a year</b></li> <li>You pay <b>20%</b> of the <b>Part B Medical and Coinsurance Cost</b></li> </ul>

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<p><b><u>Part C</u></b></p> <p><b><u>Medicare Advantage</u></b></p> <p><b><u>Medicare Benefits</u></b></p> <p><b>(A+B+C+D)</b></p> <p>Managed Care Plans are: <b>HMO/PPOs</b></p>	<ul style="list-style-type: none"> <li>Medicare Beneficiaries can enroll by contacting the Delaware County Apprise Program 484 494-3769, directly contacting the Advantage Plan, or enrolling online through <a href="http://www.medicare.gov">www.medicare.gov</a>.</li> <li>If you opt for a Medicare Advantage Plan (<b>HMO-PPO</b>), you <b>cannot</b> purchase a <b>separate</b> Medicare Supplement Insurance Policy.</li> <li><b>Annual Enrollment Period</b> October 15 - December 7 yearly.</li> </ul>	<p>Covers <b>Part A</b> and <b>Part B</b> Benefits and most Advantage Plans include <b>Part D Plans</b> as some companies include the Prescription Drug Plans in their Advantage Plan Premiums.</p> <p>Some companies include some vision, dental, and hearing coverage, and other options.</p>	<p>Insurance Companies set the premiums.</p> <p>Vary State to State, County to County</p>	<p>Premiums, co-insurances, deductibles, and co-pays vary with each policy and company.</p>
<p><b><u>Medicare Supplement - Medigap Insurances</u></b></p>	<p>There is a <b><u>Six Month Guaranteed Issuance Period</u></b> during Initial Enrollment into Medicare and/or Medicare Part B.</p> <p><b><u>Medicare Annual Enrollment Period</u></b> is <b>not</b> the time to change Medicare Supplemental Plans. Supplemental Plans <u>can be changed anytime during the year</u> if the company allows.</p>	<p><b>10</b> Plan types with labels of <b>A-B-C-F- F High Deductible, G, K, L, M and N</b></p> <p>Benefits vary with each plan type</p>	<p>Premiums vary by Supplemental Insurance Company.</p> <p><b><i>Benefits are exactly the same across the country for each plan type, regardless of premium.</i></b></p>	<p>Most plans do not have deductibles or co-pays.</p> <p>Premiums, coinsurances, deductibles, and co-pays vary with each policy and company.</p>
<p><b><u>Part D 2019 Medicare Prescription Drug Plan (PDP)</u></b></p> <p><b><i>New to Medicare Beneficiaries have two months to enroll into a Part D Plan</i></b></p>	<ul style="list-style-type: none"> <li>Medicare Beneficiaries can enroll by directly contacting the Part D Plan or enrolling online through <a href="http://www.medicare.gov">www.medicare.gov</a>.</li> <li>If you have one of the Prescriptions Plans listed below you may not need to purchase a separate Part D Plan: <ul style="list-style-type: none"> <li>VA Benefits</li> <li>PACE/PACENET</li> <li>Employer Prescription Coverage equivalent to basic Part D Prescription Benefit Plan</li> </ul> </li> </ul>	<p>Part D Plans are administered through private insurance companies who offer Medicare Prescription Drug Insurance (PDP's), to Medicare beneficiaries. These plans are approved and monitor by Medicare.</p>	<p>Premiums and copays vary by Insurance Provider.</p> <p>Donut Hole (<b>2019</b>)</p> <ul style="list-style-type: none"> <li>Begins when drug costs reach <b>\$3,820 (All Medicare Beneficiaries receive this amount yearly to cover medication expenses)</b></li> <li>You <b>25%</b> cost of a <b>Brand Name Drug</b> or <b>37%</b> cost of a <b>Generic Drug</b> -until the total drug costs reach <b>\$5,100</b> for year</li> <li>After <b>\$5,100</b> is reached <b>Medicare Catastrophic Coverage</b> begins – Medicare pays <b>95%</b> and you pay <b>5%</b></li> </ul>	<p><b><u>Part D Prescription Plan Deductible for 2019</u></b></p> <p><b>\$415</b></p> <p>Based <b><u>Part D Premium</u></b> for 2019 is <b>\$33.19</b></p> <p>Plan premiums, coinsurances, deductibles, and co-pays vary with each policy and company.</p>

10/15/18

Resources: Medicare Website [www.medicare.gov](http://www.medicare.gov)  
Medicare Hotline 1-800-Medicare (1-800-633-4227)

Social Security Administration Website [www.socialsecurity.gov](http://www.socialsecurity.gov)  
APPRISE Delaware County Office 484-494-3769

