



# 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.

## ELIGIBILITY

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### 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.

## BENEFITS

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### What Does Medicare Cover?

**MEDICARE** includes two related insurance programs. Part A covers hospital expenses, and Part B covers other medical expenses.

- *Hospital Coverage (Part A)* helps pay for medical care and services provided by Medicare-certified hospitals, skilled nursing facilities, home health agencies, and hospices.
- *Medical Coverage (Part B)* pays 80% of other approved medical costs, 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 most routine physical exams, foot care, dental care, hearing aids, eye exams or glasses.

### Does Medicare Help With Prescription Drug Costs?

**MOST MEDICARE** beneficiaries are eligible for some type of assistance paying for prescription drugs:

- *Drug Discount Cards:* In 2005 most Medicare recipients can choose one of several Medicare-approved drug discount cards offered by private companies. Discount cards will be discontinued on 12/31/05.
- *Part D Prescription Drug Benefit:* Beginning 1/1/06 Medicare beneficiaries will have the option to enroll in Medicare Part D, which will provide assistance paying for prescription drugs.

### What Costs Will I Have to Pay?

**THERE ARE** several costs you may have to pay as a Medicare recipient:

- 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 medical 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.
- People who use Drug Discount Cards pay reduced rates for qualifying drugs. However, low-income recipients do not pay annual fees for the card and may qualify for a financial credit toward their drug costs. After 1/1/06 most Medicare recipients enrolled in Part D will pay annual premiums, deductibles, and co-pays for approved drugs. Many of these costs will be reduced or eliminated for low-income recipients.

**What If I Can't Afford My Share Of Part B Costs?**

**YOU MAY** qualify for the state to pay some or all of your Part B Medicare premiums, deductibles, and coinsurance if you have Part A coverage, limited income, and your assets do not exceed \$4,000 for a single person or \$6,000 for a couple. Ask Medicare if you qualify for assistance with Medicare costs.

## **APPLICATION**

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**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.

**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 on-line at [www.medicare.gov](http://www.medicare.gov). To find out if you may be eligible for Medicare Part D or SeniorCare (Wisconsin's prescription drug assistance plan for seniors), visit [www.access.wisconsin.gov](http://www.access.wisconsin.gov).