

Medicare News



2020

Original Medicare

Original Medicare is for people 65 and older or with certain disabilities. Medicare has four parts – Medicare Part A (hospital insurance), Part B (medical insurance), Part C (choices in health care plans) and Part D (prescription drug coverage). Each year the Centers for Medicare & Medicaid Services (CMS) – the federal government agency that oversees the Medicare Program – announces updates to premiums, deductibles and coinsurance amounts for all four parts of Medicare plus other news. More details on back.

COVID-19: Tips to Help Stay Healthy

- Wash your hands often
- Avoid touching your eyes, nose and mouth
- Stay home as much as possible
- Avoid close contact with sick people
- Put distance between yourself and other people
- Clean and disinfect frequently touched surfaces
- Avoid all cruise travel and nonessential air travel
- Concerns about COVID-19 or if you are sick, call your doctor; they may use telehealth services for common office visits, counseling, and preventive screenings

It's the Law

Medicare enrolled providers are required to submit your claim to Medicare for payment. Providers not enrolled in Medicare cannot submit your claim because they are not part of the Medicare Program. Ask your doctor and contact Medicare to confirm the provider is enrolled in Medicare. It's to your benefit to receive services from a Medicare enrolled provider.

Electronic Medicare Services (eMedicare)

eMedicare is an approach to interact with Medicare online or through the What's Covered app on a smart phone or tablet. The goal is to offer simple, personalized Medicare information that helps you save time and make good health care and coverage decisions. Visit <https://www.medicare.gov> for instant Medicare information and go to <https://www.MyMedicare.gov> and register to access your benefits. It's safe and secure that includes a "Go Paperless" option to receive your Medicare Summary Notice electronically (eMSN).

Medicare Preventive Services

You pay nothing for most covered preventive services from a doctor or qualified health care provider that accepts assignment. Take charge of your health care by getting screenings, counseling and other services. The annual wellness visit is a good place to start; it's free and develops a plan to help prevent disease or disability. Check the current Medicare & You handbook for more coverage information.

It's Your Medical Record

People on Medicare can ASK their primary care doctor to share your medical documents to support the order with other doctors, suppliers, and other qualified health care providers to assist those providers in successful claim submission to Medicare.

Medication Safety

At your yearly "Wellness" visit, discuss the need and safety of all your medications with your doctor. Especially, the interactions with OPIOIDS and benzodiazepines.

Original Medicare Benefit Summary and Cost

Part A (Hospital Insurance)

Original Medicare provides coverage of inpatient hospital, limited skilled nursing facility, home health & hospice care, and health care center services. There are deductible and coinsurance amounts.

A Part A provider has up to a year to file the claim. To find out more information about Part A, call 1-800-MEDICARE or visit <https://www.medicare.gov>.

Part B (Medical Insurance)

Original Medicare helps pay the cost of doctor services, preventive care services, outpatient hospital services, medical equipment and supplies, laboratory tests, physical, occupational and speech therapy, and other health services and supplies. Once the yearly deductible is met, there is a 20% approved coinsurance amount to pay on most services. A Part B provider has up to a year to file the claim. To find out more information Part B, call 1-800-MEDICARE or visit <https://www.medicare.gov>.

Part C (Choices in Health Care Plans)

The choices in health care plans under Medicare are called Medicare Advantage Plans. Medicare Advantage Plans include Medicare HMOs, Medicare PPOs, and Medicare Private Fee-for-Service Plans to name a few. These plans will have the same coverage benefits as original Medicare and may offer extra benefits, like extra days in the hospital. To find out more information about Medicare Advantage Plans, call 1-800-MEDICARE or visit <https://www.medicare.gov>.

Part D (Prescription Drug Coverage)

Medicare offers approved prescription drug coverage. All people with Medicare can join a prescription drug plan. You choose the drug plan and pay a monthly premium and deductible. Extra help paying for prescription drug coverage is available to those who qualify. You will need to review your current prescription drug coverage and determine if you would like to join a drug plan. You can get help with Part D MedicareRx prescription drug coverage decisions by calling 1-800-MEDICARE or visit <https://www.medicare.gov>.

**To get more help with all Medicare questions,
call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week;
TTY/TDD 1-877-486-2048 (for the hearing impaired).
Visit <https://www.medicare.gov>.**

Try the “What’s covered” mobile app!

