



# Medicare

*Update July 2014 - Liz Mercer*

## SHIBA

### Statewide Health Insurance Benefits Advisors

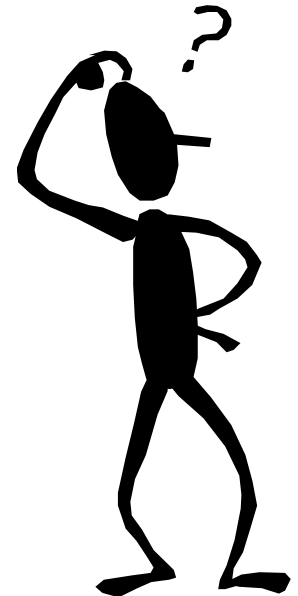
A free, unbiased service, sponsored by the  
Washington State Office of the Insurance Commissioner

 Washington State  
Office of the  
Insurance Commissioner

# What is SHIBA?

## Statewide Health Insurance Benefits Advisors

- A free program of the Office of the Insurance Commissioner
- We provide unbiased and confidential information about Medicare and other health insurance
- We are an educational service
- We don't sell anything!



# Protect yourself!

## As you research your options:

- Keep a notebook
- Write down the names of people you talk to, the date and their contact information
- Note what was said in the conversation
- Keep copies of any paperwork
- Beware of fraud!

# What is Medicare?

- Health insurance for people:
  - Age 65 and older
  - Under age 65 with certain disabilities
  - Any age with End-Stage Renal Disease (ESRD) or Lou Gehrig's Disease (also known as ALS)

# The four parts of Medicare



**Part A  
Hospital  
Insurance**



**Part B  
Medical  
Insurance**



**Part D  
Medicare  
Prescription  
Drug  
Coverage**

**OR**



**Part C  
Medicare  
Advantage  
Plans (Includes  
Part A & B and  
sometimes Part  
D coverage)**

# Medicare does not cover everything!

- Routine eye exams, eyeglasses
  - Only glasses after cataract surgery
- Routine dental care
  - Cleaning, fillings, crowns, bridges, dentures
- Hearing aids
- Most “alternative” medicine
  - Acupuncture, Naturopathy
- Long-term care
  - Only skilled care in certain circumstances



# Medicare Open Enrollment

*Every year*

*October 15 through December 7*



# Help Paying for Medicare



# What help is there for people with limited income and resources?

- Medicaid
  - For people with the lowest incomes, eligible people pay little or nothing for their health care costs
- Medicare Savings Programs
  - Helps pay Part B premiums and sometimes Part A and Part B deductibles and co-insurance
- Extra Help
  - Helps pay Part D costs

# Who can qualify for help?

|                         | Individual Monthly Income Limit | Married Couple Monthly Income Limit | Helps Pay Some of Your Medicare costs, depending on your income |
|-------------------------|---------------------------------|-------------------------------------|---|
| Gross income less than: | <b>\$1,459</b>                  | <b>\$1,966</b>                      | <b>Ask SHIBA for more information!</b>                          |

**Asset Limits:**    Individual    **\$13,440**  
                          Couple        **\$26,860**

# Key points to remember

- Medicare is a health insurance program
- It does not cover all of your health care costs or types of care
  - You may want to find additional coverage
  - Or plan to pay out of pocket
- Some plans change each year
  - You may need to review coverage during Open Enrollment in the fall



# Medicare and the Affordable Care Act (ACA)

# How the ACA impacts Medicare

- **Does not cut Medicare benefits**
- **Does not eliminate Medicare Advantage plans**
- **Does not require** people with Medicare to get more or different insurance
- **Does improve Medicare benefits**
- **Does away** with the Part D Donut Hole

# ACA Medicare benefits already in place

- Increased preventive benefits
- Many with no copay or deductibles
- Discounts in the Part D Donut Hole
  - Brand-name discount now & increasing each year
  - Phasing it out by 2020

# Medicare and the Insurance Exchange

- Medicare isn't part of the Exchange
- If you have Medicare, you're covered and don't need to do anything related to the Exchange
- The Exchange doesn't offer Medigap, Medicare Advantage or Part D plans

# Medicare and the Insurance Exchange, continued

- People with minimum essential coverage are covered and won't have to pay a fee
  - Part A is considered minimum essential coverage
  - Part B only isn't considered minimum essential coverage
- It's against the law for someone who knows you have Medicare to sell you a Exchange plan
  - Even if you only have Part A or Part B



# Need help with other insurance questions?

The Office of the Insurance Commissioner can also help you with questions, information, and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline

**1-800-562-6900**



# For more information

- SHIBA: 1-800-562-6900
  - 1-800-MEDICARE
  - [www.medicare.gov](http://www.medicare.gov)
  - *Medicare & You Handbook*
  - [www.socialsecurity.gov](http://www.socialsecurity.gov)