

**SHIBA** *can help*

**Medicare  
Options**  
If you're under 65

### About Senior Health Insurance Benefits Advisors (SHIBA)

**SHIBA** is part of the nationwide network of Medicare State Health Insurance Assistance Programs (SHIP).

**SHIBA** trains and supports a network of local counselors who help Medicare recipients understand and access benefits throughout Idaho communities.

### Become a **SHIBA** Certified Counselor and help others

**SHIBA** volunteer counselors receive extensive initial and ongoing training to become Medicare experts.

To learn about the **SHIBA** Volunteer Training Program or to fill out an application, visit [shiba.idaho.gov](http://shiba.idaho.gov) or call 1-800-247-4422.



**Idaho SHIBA is a free  
service of the State of Idaho  
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**Senior Health Insurance  
Benefits Advisors**

Free, Unbiased Medicare  
Information for Idaho

**1-800-247-4422**  
**SHIBA.idaho.gov**



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# Medicare... and what you need to know

## *Who is eligible?*

### **Medicare is health insurance for:**

- People 65 years of age and older
- People under age 65 who have received disability benefits from Social Security or certain disability benefits from the Railroad Retirement Board (RRB) for 24 months\*
- People of any age who have End-Stage Renal Disease (ESRD)

\* If the disability is Amyotrophic Lateral Sclerosis (ALS), the 24-month waiting period is waived.



## *What are your Medicare options?*

### **Medicare Advantage Plans**

Medicare Advantage is an “all in one” way to receive your Medicare. These “bundled” plans include Part A, Part B, and usually Part D. Some Plans may have lower out-of-pocket costs than Original Medicare. Some plans offer extra benefits that Original Medicare doesn’t cover - like vision, hearing, or dental.

You must be enrolled in Medicare Parts A & B to be eligible to purchase a Medicare Advantage Plan. Plans may not be available in all counties.

### **Medicare Supplement Plans**

Medicare Supplement Insurance also called Medigap, helps fill “gaps” in Original Medicare and is sold by private companies. Medigaps reduce or eliminate a beneficiary’s out of pocket costs in Original Medicare.

### **Prescription Drug Coverage–Part D**

A beneficiary may enroll in a Part D Drug Plan, either as a stand-alone Prescription Drug Plan (PDP) or as part of a Medicare Advantage plan with Prescription Drug coverage (MAPD).

## *Can I get help with costs?*

### **Limited-Income/Asset Assistance**

Beneficiaries may qualify for assistance with their Medicare premiums or co-pays, based on income & assets. Call SHIBA for information and to see if you qualify.



*Make the most of your Medicare.*  
**Call for free, unbiased help.**

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