



Medicare Basics



Objectives

- **What is SHIBA**
- **Basic Overview**
 - Parts of Medicare
 - Coverages & Costs
 - Decisions for A & B
- **Your Options**
 - Original Medicare with PDP & Medigap
 - Medicare Advantage Plans
- **Limited Income Assistance Programs**
- **Tools & Resources**
- **Medicare Fraud**





Navigating Medicare

*The **SHIP**
Program:
A National
Network*



‘Senior Health Insurance Benefits Advisors’

Idaho’s program for the

State Health Insurance Assistance Programs

Free assistance & unbiased Medicare information to
beneficiaries, their families & caregivers.



Volunteer with us!

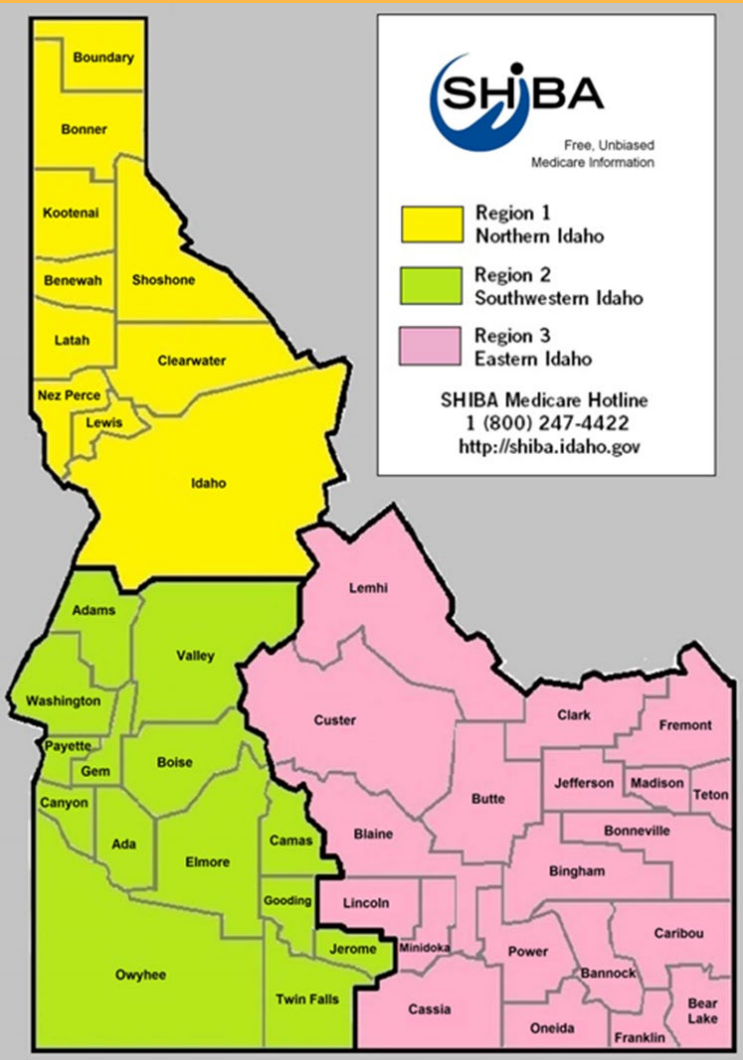
- Are you PASSIONATE about education or supporting your peers?
- What do you wish you knew when you had questions about Medicare?

"I thought I could contribute because of my skills from teaching for 30 years. I love educating people and helping them understand new or complex things."



"My most memorable experience is saving a beneficiary money on their Part D drug costs."





SHIBA Provides:

- Workshops & presentations
- One-on-one Medicare counseling
- Assist in solving complex problems & complaints
- Outreach, education & advocacy
- Services in person, by phone & online

What SHIBA doesn't do:

- We do *not* sell insurance
- We do *not* recommend companies or agents
- We do *not* recommend insurance plans



Getting Started with Medicare

- **Our goal today**

- Provide basic information to get started or help someone with Medicare
- Assist in choosing health & prescription drug coverage
- **Making decisions in time to:**
 - Ensure coverage
 - Avoid Penalties



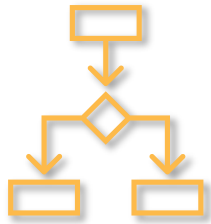
What is Medicare?



- **Federal health insurance for**
 - Aged 65+
 - Those who have disability status with Social Security for 2 or more years.



Decision: To Enroll or Not to Enroll



- You don't have to be retired or collecting Social Security
- People with coverage through their own or spouses work (active employment) often take Part A or delay
- If you don't take Medicare or have group coverage you could have limited windows for Medicare coverage later and penalties

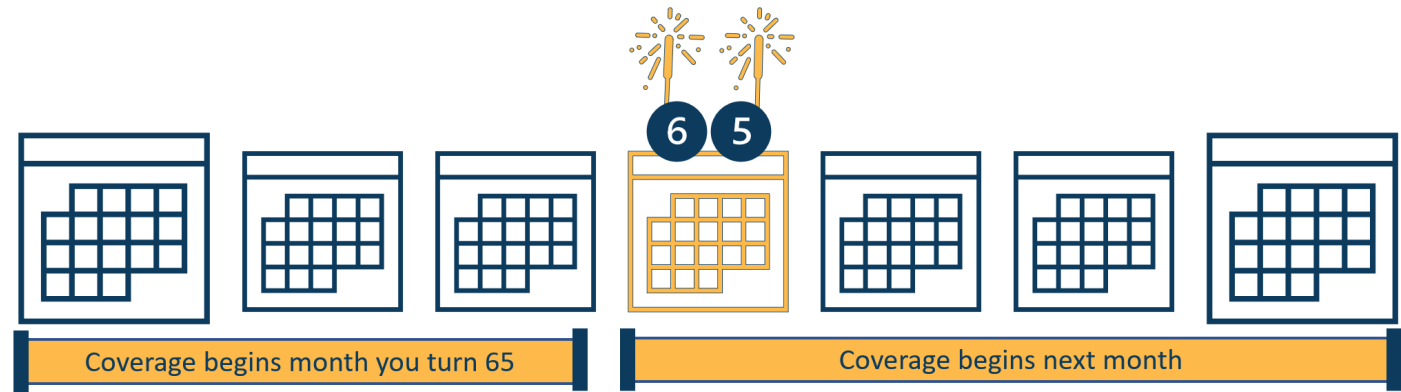


Initial Enrollment

- **Initial Enrollment Period (IEP)**

- 7-month period when first eligible for Medicare
- Turning 65 or the 25th month of Social Security Disability

- Enroll anytime in 7-month window.
- Late enrollment penalties; contact social security directly.
- Additional special enrollment periods (SEPs) may be established



Prepare to sign up!



Sign up when you're first eligible for:

- Part A (Hospital Insurance)
- Part B (Medical Insurance)

Generally, you're first eligible to sign up for Part A and Part B starting 3 months before you turn 65 and ending 3 months after the month you turn 65.

- Most people don't pay a premium for Part A, but you do pay a monthly premium for Part B.

- If you can't afford the monthly premium, there are programs to help lower your costs.

Avoid the penalty

If you don't sign up when you're first eligible, you'll have to wait to sign up and go months without coverage. You might also pay a monthly penalty for as long as you have Part B. The penalty goes up the longer you wait to sign up.



How to sign up!



Ways to sign up:

- Online (at Social Security) – It’s the easiest and fastest way to sign up and get any financial help you may need. (You’ll need to create your secure *my* Social Security account to sign up for Medicare or apply for benefits.)
- Call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- Contact your local Social Security office.
- If you or your spouse worked for a railroad, call the Railroad Retirement Board at 1-877-772-5772.
- About 2 weeks after you sign up, we’ll mail you a welcome package with your Medicare card.



You've Got Mail

Medicare Information Arrives

- Welcome packet
- Medicare card with instructions
- Medicare & You book

Automatic enroll: ~4 months before eligibility month
Applicants: ~4 to 6 weeks after applying



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Medicare & You The official U.S. government Medicare handbook
2023



Medicare Basics: The Four Parts



Part A
Hospital
Insurance



Part B
Medical
Insurance



Part D
Prescription Drug
Insurance



Part C
Medicare
Advantage
Plans



Original Medicare: Parts A & B



Part A – Hospital Insurance (mostly 0 premium)

- Inpatient hospital
- Skilled nursing facility
- Limited home health care
- Hospice care





Part B – Medical Insurance- \$164.90 (2023)

- Doctor's visits
- Outpatient hospital services
- Clinical lab tests
- Durable medical equipment
- Preventive services




Know Your Options


Original Medicare

- Part A 
- Part B 

You can add:

- Part D 



You can also add:

- Supplemental coverage** 


(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

OR

Medicare Advantage (Part C)

- Part A 
- Part B 

Most plans include:

- Part D 
- Extra benefits**

Some plans also include:

- Lower out-of-pocket-costs**



Original Medicare – Adding Part D

<input checked="" type="checkbox"/>	Part A	
<input checked="" type="checkbox"/>	Part B	
<input type="checkbox"/>	Part D	
<input type="checkbox"/>	Supplemental coverage	

(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

- **You can enroll**

- During your 7-month Initial Enrollment Period
- During the Annual Enrollment Period
 - October 15th through December 7th
 - Coverage begins the following January 1st
- During Special Enrollment Periods



Part D

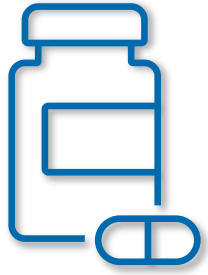


- **What does Part D cover?**
 - Prescription drugs purchased through a pharmacy

- **What does Part D cost?**
 - **Monthly Premium:** \$5.10 - \$103.60 per month in 2023 *(higher if subject to IRMAA)*
 - **Deductible:** \$505 maximum in 2023
 - **Rx Co-pays:** \$0 to listed retail (depends on formulary)



Part D



- Plans have formularies - Lists of drugs that the plan covers
- Plans must cover drugs in each category
- Plans have network pharmacies – generally must use a network pharmacy to have coverage.
- “Preferred pharmacies” usually have lower copayment costs
- Most plans offer an option to get prescriptions through the mail

Part D is optional, but you may pay a penalty if you do not enroll when you are first eligible.





***Original Medicare w/ Medigap
OR
Medicare Advantage***

How they Differ



Compare Original Medicare to Medicare Advantage Plans



Original Medicare:	Medicare Advantage:
You can go to any doctor or hospital that takes Medicare, anywhere in the U.S.	In most cases, you can only use doctors and other providers who are in the plan's network and service area (for non-emergency care).
In most cases you don't need a referral to see a specialist.	You may need to get a referral to see a specialist.

<https://doi.idaho.gov/shiba/shmedigap>
[Compare Original Medicare & Medicare Advantage | Medicare](#)
<https://www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf>



Compare Original Medicare to Medicare Advantage Plans

Original Medicare:	Medicare Advantage:
For Part B-covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible. This amount is called your coinsurance.	Out-of-pocket costs vary – plans may have lower or higher out-of-pocket costs for certain services.
You pay a premium (monthly payment) for Part B . If you choose to join a Medicare drug plan, you'll pay a separate premium for your Medicare drug coverage (Part D).	You pay the monthly Part B premium and may also have to pay the plan's premium . Some plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).
There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage – like Medicare Supplement Insurance (Medigap).	Plans have a yearly limit on what you pay out of pocket for services Medicare Part A and Part B cover. Once you reach your plan's limit, you'll pay nothing for services Part A and Part B covers for the rest of the year.
You can get Medigap to help pay your remaining out-of-pocket costs (like your 20% coinsurance). Or, you can use coverage from a former employer or union, or Medicaid.	You can't buy and don't need Medigap.



Compare Original Medicare to Medicare Advantage Plans

Original Medicare:	Medicare Advantage:
Original Medicare covers most medically necessary services and supplies in hospitals, doctors' offices, and other health care facilities. Original Medicare doesn't cover some benefits like eye exams, most dental care, and routine exams.	Plans must cover all medically necessary services that Original Medicare covers. Plans may also offer some extra benefits that Original Medicare doesn't cover - like vision, hearing, and dental services.
You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).	Medicare drug coverage (Part D) is included in most plans. In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.
In most cases, you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.	In many cases, you have to get a service or supply approved ahead of time for the plan to cover it.



Original Medicare:	Medicare Advantage:
Original Medicare generally doesn't cover medical care outside the U.S. You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers emergency care outside the U.S.	Plans generally don't cover medical care outside the U.S. Some plans may offer a supplemental benefit that covers emergency and urgently needed services when traveling outside the U.S.



Decision: Do I Want Medigap Insurance?



Considerations:

- **Coverage needs** – Covers Original Medicare (Part A & B) charges that Medicare allows but does not pay – deductibles and co-insurance with no out-of-pocket limit
- **Budget**- Medigap premiums are paid in addition to Part B (\$164.90) and Part D monthly premiums
- **Flexibility for care** - You can go to any health care provider in the U.S. that accepts Medicare
- **Options to Change** – In Idaho you have an opportunity to change your Medigap plan to another plan offering equal or less coverage once per year, starting on your birthday. Otherwise, companies can require you to meet health requirements to change plans or companies after Medigap Open Enrollment or Special Enrollment Periods



Medigap Rates

DEPARTMENT OF INSURANCE

General Info ▾ Consumers ▾ Industry ▾ State Fire Marshal ▾ How Do I ... ? ▾

Senior Health Insurance Benefits Advisors


Home / Senior Health Insurance Benefits Advisors

As SHIBA follows the Idaho Rebounds plan to safely and responsibly provide services, our staff remains available to serve you as we continue safe practices. We encourage email, phone calls and remote communication, if necessary we are also available for meetings by appointment. You can reach us at 1-800-247-4422 or by filling out our online form.

Medicare Events / Workshops Calendar

See what's happening in Medicare. Sign up for events to learn more about it.

New to Medicare	Medicare Tools/Information	Medicare Fraud/Complaints
Aging Tools	About SHIBA	Calendar of Events
Save Money with Medicare	Get Involved with SHIBA	SHIBA Volunteer Login



New to Medicare

Home / Senior Health Insurance Benefits Advisors / New to Medicare






Getting started with Medicare?

Whether you're new to Medicare, or just want to review the basics, click below for information about the parts of Medicare, coverage options, costs, and more! Call the SHIBA Medicare Helpline 1-800-247-4422 to speak with a Certified Medicare Counselor today!

Medicare at a Glance	Your Monthly Premium for Medicare	Options for those under 65 on Medicare
Medicare Advantage Plans	Medicare Prescription Drug Coverage	Idaho Medigap Rates

Community Rates


Below are the Community Rates effective March 1st, 2022


-  Non-Smoker Under 65
-  Smoker Under 65
-  Non-Smoker 65+
-  Smoker 65+
-  Innovative

<https://doi.idaho.gov/SHIBA/>




Part C – Medicare Advantage Plans

Part A 

Part B 

Most plans include:

Part D 

Extra benefits

Some plans also include:

Lower out-of-pocket-costs

Medicare Advantage (MA & MAPD)

- Medicare coverage sold by insurance companies
- Monthly premiums + co-pays for services (instead of Part A & B deductibles + 20% co-insurance)
- Availability depends on county of residence
- Most plans include Part D
- May include benefits that Medicare doesn't, like dental and vision coverage, fitness
- HMO plans generally limit coverage to “in-network” providers while PPO plans allow both “in and out of network” providers.



Choosing a Medicare Advantage Plan



- Medications covered on plan formulary
- Cost of premium/co-pays/co-insurance
- Doctors/hospitals in/out of network
- Out of Pocket Limit
- Sold by county locations
- Extra benefits



When & How to enroll in Medicare Advantage Plan



- **During Your 7-month Initial Enrollment Period**
- **During the Annual Enrollment Period**
 - October 15 – December 7 each year
 - Coverage begins January 1 of following year
- **MAPD Open Enrollment January 1 – March 31**
 - Change MA plans only - Coverage begins following month
- **Special Enrollment Period**
- **To Join:**
 - Talk to a SHIBA Counselor
 - Consult an insurance agent
 - Contact the plan directly (by phone or online)
 - Enroll online at www.medicare.gov



Assistance for those with Limited Income & Resources



Social Security Extra Help

<https://youtu.be/mvgAxxxxtsk>



Idaho Medicare Savings Programs

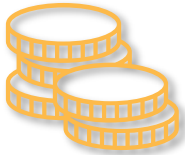
<https://youtu.be/8yf3twBrUbE>

Idaho Medicaid

<https://healthandwelfare.idaho.gov/medical/medicaid/tabid/123/default.aspx>



What is Extra Help



- Help paying for prescription drug costs
- Rx co-pays and deductibles are reduced or eliminated
- Social Security or the state makes determination

Some people automatically qualify

- People with Medicaid AND Medicare
 - People with Supplemental Security Income (SSI) only
 - People who qualify for the Medicare Saving Program (MSP)
-
- Anyone can apply on their own behalf, or a caregiver can apply for them



What are Medicare Savings Program



- Help from the state to pay Medicare costs
 - Pays Medicare premiums
 - May pay Medicare deductibles and coinsurance
- Income/Assets limits change each year
- Managed by Medicaid, but (unlike Medicaid), no estate recovery
- Apply through Idaho Health & Welfare



Save Money Brochure

Save Money
on your Medicare Expenses




Apply for "Extra Help" and Medicare Savings Programs.

The Programs

"Extra Help" is a federal program that helps with Medicare Part D (prescription drug) costs. This Limited Income Asset Subsidy:

- Reduces your plan's monthly premium, often to \$0
- Cuts the yearly deductible, often to \$0
- Greatly reduces pharmacy copays, even on expensive medications
- Allows you to change your plan once per quarter during the first nine (9) months of the year

Medicare Savings Programs

are state implemented programs that:

- Help pay some Medicare Part A and Part B costs AND
- Automatically qualify you for "Extra Help" paying for Medicare prescription drug coverage
- Offer varying amounts of assistance that you can qualify for depending on your income and assets



Am I Eligible? 2022 Income and Asset Limits† Updated 05/2022

†These limits are guidelines. The only way to know if you qualify, for sure, is to apply.

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Full Subsidy	Individual	\$1,549	\$8,400	Low or \$0 premium; \$0 deductible; \$3.95 - \$9.85 copay
	Married Couple	\$2,080	\$12,600	
Extra Help Partial Subsidy	Individual	\$1,719	\$14,010	25-75% premium reduction; \$99 annual deductible; 15% copay
	Married Couple	\$2,309	\$27,950	

*Assets include money in bank accounts, stocks, bonds and real estate. Your home, one car, personal possessions, burial plot and an account up to \$1,500 for burial costs won't be counted. There may be other exceptions. Complete an application to find out if you qualify.

Medicare Savings Programs	Family Size**	Monthly Income	Assets*	Helps You With
Qualified Medicare Beneficiary (QMB)	Individual	\$1,153	\$8,400	Part A and Part B premiums, deductibles and copays. Extra Help Full Subsidy
	Married Couple	\$1,546	\$12,600	
Specified Low Income Medicare Beneficiary (SLMB)	Individual	\$1,379	\$8,400	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,851	\$12,600	
Qualifying Individual (QI)	Individual	\$1,549	\$8,400	Part B premium Extra Help Full Subsidy
	Married Couple	\$2,080	\$12,600	

** Married couples can choose to have their income and assets counted under the Community Property Method. With this method one spouse may qualify as an individual for a Medicare Savings Program.

- There is no estate recovery for Medicare Savings Programs.
- Medicare eligible individuals under 65 with a higher monthly income who are working may qualify for the Workers With Disabilities (WWD) and/or Qualified Disabled Working Individuals (QDWI) programs.
- Other programs are available for Home Based Community Services and Nursing Home Assistance. Speak to your local Idaho Department of Health & Welfare Office about eligibility requirements.

Call: 1-800-247-4422

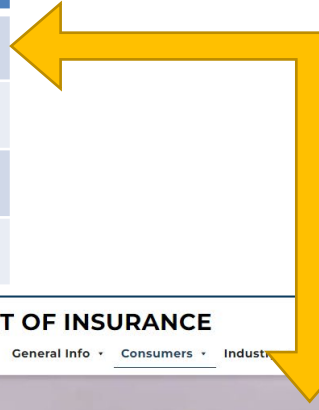
SHIBA.idaho.gov

SHIBA tri-fold outlines the income/asset limits and other information about Extra Help & Medicare Savings Programs.



Resources

Idaho SHIBA	800-247-4422	http://shiba.idaho.gov
Medicare	800-MEDICARE	Medicare.gov
Social Security	800-772-1213	ssa.gov
Medicaid	877-456-1233	healthandwelfare.idaho.gov



IDAHO
DEPARTMENT OF INSURANCE

General Info • Consumers • Industrial • Fire Marshal • How Do I ... ?

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Protect Yourself From Improper Marketing During the 2022 Medicare Open Enrollment Period

- [New to Medicare](#)
- [Medicare Tools/Information](#)
- [Medicare Fraud/Complaints](#)
- [Aging Tools](#)
- [About SHIBA](#)
- [Calendar of Events](#)
- [Save Money with Medicare](#)
- [Get Involved with SHIBA](#)
- [SHIBA Volunteer Login](#)



Consider Making a Medicare.gov Account

- Read Medicare Summary Notices
- Personalized drug & Pharmacy Lists
- Ease of plan comparison
- Medicare & You Handbook

The screenshot shows the Medicare.gov homepage. At the top left, there is an 'Alert' box with the text 'Learn how the Inflation Reduction Act impacts Medicare.' The main header says 'Welcome to Medicare' with a 'Get Started with Medicare' button. Below this are four main navigation cards: 'Log in or create an account', 'Find health & drug plans' (circled in orange), 'Find care providers', and 'Talk to someone'. To the right, there is a 'Create an account' sidebar with 'Step 1 of 3' and 'Enter your Medicare information'. It includes a sample Medicare card for John L. Smith with ID (1EG4-TE5-MK72) and coverage start date (03-01-2016). Below the card are input fields for 'MEDICARE NUMBER' and 'PART A COVERAGE START DATE' (with 'MONTH' and 'YEAR' sub-fields). At the bottom of the sidebar are 'Cancel' and 'Next' buttons.



Senior Medicare Patrol SMP

SMP helps Medicare & Medicaid beneficiaries avoid, detect and prevent health care fraud, errors and abuse.

Report suspected fraud/abuse to 1-800-247-4422



Medicare.gov

[← Back to Get Started with Medicare](#)

Step 1

Medicare basics

Medicare offers different options for you to get health care coverage. Start here to get the basics and find out how Medicare works before you look at your coverage options.



Parts of Medicare

Learn the parts of Medicare and what they cover. Get familiar with other terms and the difference between Medicare and Medicaid.

[Learn Parts of Medicare](#)

General costs

Discover what cost words mean and what you'll pay for each part of Medicare.

[Get General Costs](#)

How Medicare works

Follow 2 steps to set up your Medicare coverage. Find out how Original Medicare and Medicare Advantage work.

[Find How Medicare Works](#)

Working past 65

Find out what to do if you're still working & how to get Medicare when you retire.

[Work Past 65](#)



Social Security: ssa.gov

The screenshot shows the Social Security website homepage. The top navigation bar includes the Social Security logo, "Benefits", "Medicare", and "Card & record" menus, a search bar for "Search SSA.gov", and links for "Español" and "Sign in". A dropdown menu is open under "Medicare", listing options: "Sign up for Medicare", "Request premium adjustment", "Apply for Part D cost assistance", "Learn about Medicare", "Apply for benefits", and "Sign up for Medicare". Below the navigation, there are sections for "Prepare" (Check eligibility for benefits, Plan for retirement) and "After you apply" (Check application or appeal status, Appeal a decision we made). The main content area is titled "Manage benefits & information" and is divided into four columns: "Documents" (Get benefit verification letter, Get tax form (1099/1042s)), "Number & card" (Replace card, Request number for the first time, Report stolen number), "Payment" (Update direct deposit, Repay overpaid benefits, Request to withhold taxes, View benefit payment schedule), and "Record" (Change name, Update contact information, Update incorrect birthday, Update sex identification). At the bottom, there is a "my Social Security account" section with a "Learn about your account" button.

The screenshot shows the "Medicare Benefits" page on the Social Security website. The top navigation bar is similar to the homepage, but with an "Account" link instead of "Sign in". The page title is "Medicare Benefits (En español)". The main content area is divided into two columns. The left column is a "Table of Contents" with links to: "The Parts of Medicare", "Should I Sign Up For Part B (Medical Insurance)?", "Special Enrollment Period (SEP)", "How to Apply Online for Just Medicare", "Medicare Cards", "Already Enrolled in Medicare", "What Happens After I Apply?", "Medicare Enrollment in Puerto Rico", and "Related Information". The right column contains text about Medicare: "Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare too, including those with disabilities and those who have permanent kidney failure. The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company." Below this text is a section titled "The Parts of Medicare" with a dark blue background. It states "Social Security enrolls you in Original Medicare (Part A and Part B)." and lists two bullet points: "Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care." and "Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services."



Takeaways



- Medicare is health insurance
- Medicare doesn't cover all health care costs
- There are different ways to get coverage
- There are programs for people with limited incomes and resources
- **It's important to...**
 - **Make the right decisions**
 - **At the right time and**
 - **Get help if you need it.**





Questions?

Volunteer with us!

- Are you PASSIONATE about education or supporting your peers?
- What do you wish you knew when you had questions about Medicare?

"I thought I could contribute because of my skills from teaching for 30 years. I love educating people and helping them understand new or complex things."



"My most memorable experience is saving a beneficiary money on their Part D drug costs."



Thank You!

Janine Wilson

Volunteer Services Coordinator/Medicare Counselor
208.664.5480

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SHIBA.idaho.gov



1-800-247-4422



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