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WELCOME TO MEDICARE

Introduction to the Parts of Medicare

A-B-C-D – & Supplement Plan G

WHO NEEDS TO BE HERE?

- People who are within 3-4 months of turning 65
- People who have been on disability 24 months
- People who are over 65, have been working and covered by employer insurance OR covered by spouse's insurance
- AND are now about to retire and/or lose that insurance

MEDICARE DEFINED

- Federal Health Insurance
- *People 65 and older
- *People with qualifying disabilities
- *People with ESRD or ALS
- Administered through Social Security
- NOT “Medicaid” – low income



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

03-01-2016

03-01-2016

ENROLLMENT THROUGH SOCIAL SECURITY ADMINISTRATION



- Initial – 3 months before and 3 months after you turn 65, including birth month. Coverage begins first of birth month.
- Special Enrollment Period – Within eight months after your employment or group plan ends.
- General Enrollment Period – Jan 1- March 31 if you did not enroll when first eligible. Coverage begins first day of the next month. Penalties may apply.
- Open Enrollment – only for Part D and Medicare Advantage plans each year 10/15-12/7 for those already enrolled in Medicare.

MEDICARE PART A

- Paid for through payroll for 40 quarters/ 10 years
- Hospital Insurance – has a deductible
- Inpatient acute and rehabilitation
- Skilled Nursing Facility 20 days (after qualified hospital inpatient stay)
- Hospice
- Home Health
- Eligible at age 65, 24 months on SSA Disability, have ESRD or ALS

MEDICARE PART B

- Outpatient & Doctor services
- WTM physical, Annual wellness visit, Prevention
- Durable Medical Equipment (DME)
- Mental Health, Ambulance, substance abuse
- Monthly premium -\$185.00 (2025)
- Yearly Part B deductible -\$257.00 (2025)
- Eligible at 65, or after age 65 when you retire, or 24 months on SSA Disability –
*Penalty if not timely – 10% of premium x
years, paid forever

MEDICARE ADVANTAGE (PART C)

- Alternative coverage to A/B through private insurance companies – all Medicare services
- Replaces Medicare A/B and supplemental
- May have prescription drug benefits (or not)
- Additional benefits: vision, dental, hearing, gym
- Must have A/B (including paying B premium)
- Lower premiums – co-pay when used
- In network restrictions - hospital/doctors
- Out-of-Pocket maximums

ORIGINAL MEDICARE A/B VS MEDICARE ADVANTAGE PLANS

ORIGINAL MEDICARE

- Premiums for Supplement
- Minimal co-pay and deductibles
- Vision/Dental: add-ons
- Drug coverage separate
- Choice of providers
- Accepted widely
- One time enrollment
- Standardized supplements

MEDICARE ADVANTAGE

- Low/No premiums
- Larger co-pay/deductibles
- Additional benefits included
- Drug coverage (or not)
- Limited choice of providers
- Regional acceptance
- Yearly enrollment/changes
- Maximum Out-of-Pocket

PRESCRIPTION DRUG COVERAGE

PART D



- Must have Part A or Part B
- Through private insurance companies
- Premiums vary (17 plans in KS for 2025)
- Costs based on drugs, pharmacy
- *Penalty if you don't sign up when eligible
- Enroll through **Medicare.gov** "Find Health and Drug Plans" – create **Medicare.gov** account

MANY VACCINES ARE FREE FOR PEOPLE WITH MEDICARE PART D

Examples of vaccines now covered under Medicare Part D:

- Shingles
- Tetanus, diphtheria, and pertussis (whooping cough) (Tdap) or Tetanus/diphtheria (Td)
- Hepatitis A and B
- RSV (Respiratory Syncytial Virus Infection)

Still covered by Medicare Part B:

Flu shots, COVID-19 vaccines, and pneumococcal shots, insulin pump



WHAT MEDICARE A & B DON'T COVER

*Part A: Inpatient deductible \$1,676 (2025)

(per 1-60 day episode of care)

*SNF – Days 21-100 (\$209/day)

*First 3 pints of blood

*Hospice – 5% co-pay on inpatient respite care

*Part B – 20% co-insurance + \$257 deductible

MEDIGAP – SUPPLEMENTAL PLANS

Covers what Medicare approves but does not pay

Must have Parts A and B – Sign up when first eligible for guaranteed acceptance

Medigap Open Enrollment Period = day you are eligible for Part B for 6 months

The 20% of approved charges that Medicare does not cover + Deductibles, Co-pays, Co-insurance

SUPPLEMENTAL PLANS

*Plans A (most basic) through N

*Identical coverage within letter plan

*Add on vision and dental coverage


*Plans G and N are most popular

*Federally regulated; Guaranteed renewable

*(C,F available only if you were first Medicare eligible before 1/1/2020).

MEDICARE PREMIUMS

Part A - \$0 if you or your spouse has 40 Social Security credits. If paying for A, premiums are \$578/month < 30 quarters, \$285 for 30-39 quarters (2025)



Part B - \$185.00/month for (2025)*

- Higher per month if your annual income is >\$103,000 single, \$206,000 married filing jointly
- 

*+ higher; Income indexed for 2 years



Programs to help people with lower income.

MEDICARE PREMIUMS (CONT.)

Part C – Medicare Advantage

- Premiums vary – as do benefits
- \$9.90 is the average premium; many \$0
- Private companies

Part D – Prescription Drug Plans

- Premiums vary
- \$53.00 is current average (\$0.00/month up)
- * \$2000 OOP cap 2025!
 - *+ Higher if income is higher

MEDICARE PREMIUMS (CON'T)

- F/G – Supplemental Plans – Medigap
 - Premiums vary by coverage level
 - Premiums vary by company
 - Premiums can increase based on age and cost of living
 - Benefits DO NOT vary within each letter category (A-N)



MEDICARE OPEN ENROLLMENT

October 15 through December 7

- Anyone with Medicare can join, switch or drop a Medicare Advantage or Part D prescription drug plan.
- Coverage begins January 1.
- MA OEP also January 1 – March 31; change plan or go back to original Medicare.



STATE OF KANSAS RETIREES

State of Kansas Retiree Open Enrollment:

Oct 16-Nov 16, 2024 For 2025 plans

- Senior Plans C,G,or N (With or w/out drug plan)
- Two Aetna Medicare Advantage Plans - accepted at LMH for retirees
- “Select” plans not accepted at LMH
Nor are Aetna/Humana MA plans

ENROLLING IN MEDICARE

Contact Social Security Administration

SSA.gov - 800-772-1213 - 866-698-2561 (local)

3-4 months before 65th birthday if retiring
or 2 months before you retire

- Medicare card -
 - Part A only if (you or spouse) is still working
 - Part B at retirement

Remember to get a letter of “creditable coverage”
from employer if over 65

FOR MORE INFORMATION



- Find Health and Drug Plans:
- www.medicare.gov
- Find Supplemental plans:
- www.insurance.kansas.gov/Medicare
- **Call SHICK – 1-800-860-5260**
- **Call 1-800-MEDICARE (633-4227)**
- **Call SRC – 785-727-7872**

TODAY'S TAKE-AWAYS

1

Enroll in
Medicare 3-4
months before
65th birthday or
before retiring

2

Review your
Prescription
Drug Plan
EVERY YEAR

3

All supplement
plans within a
letter category
(e.g. "G") have
IDENTICAL
benefits

4

We (at SRC) are
not selling
anything!

A FINAL WORD

REMEMBER: Open and Read mail from

CMS (Medicare)- MSN (Medicare Summary Notice)

SSA (Social Security Administration)

Part D and Supplement Insurance

-EOB (Explanation of Benefits)

COMPARE with recent Medical visits/prescriptions

June 18, 2011						
Jane Doe, M.D., (XXX)XXX-XXXX						
Physical Therapy, Main Street, Any Town, Any State XXXXX						
Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Amount Medicare Paid	Maximum You May Be Billed	See Notes Below
Therapeutic exercise to develop strength, endurance, range of motion, and flexibility, each 15 minutes (97110)	Yes	\$45.00	\$28.54	\$22.83	\$5.71	
Total for Claim #99-99999-999-999		\$45.00	\$28.54	\$22.83	\$5.71	A



The Senior Resource Center is a non-profit organization, here to help the seniors of Douglas County. Donations help this program and all programs offered at SRC. Learn more at YourSRC.org or call [785-842-0543](tel:785-842-0543).

