



INTRODUCTION TO MEDICARE

[Your name]

[Your Library's Name]

[Date]



Introductions

- Picture of yourself (opt)
- Your name
- Your job at the library
- Health information at the library

Class Objectives

At the end of this class you will...

- Understand the basic parts of Medicare
- Understand how and where to enroll in Medicare
- Know where to go with further questions about Medicare

What is Medicare?

- Federal health insurance program that helps people age 65+, or people with certain health conditions

Are you eligible?

- Medicare is ONLY for people who are:
 - *65 and older*
 - *People with certain disabilities*
 - *People with end-stage kidney disease*
- Additionally, you (or your spouse) must have paid Medicare and Social Security payroll taxes for at least 10 years while working
- You must be a U.S. citizen, or a permanent resident of the United States

If you don't know if you qualify or not, call a Medicare expert and ask!

Types of Coverage

- There are 4 parts of Medicare Coverage, Parts A, B, C, D
- You will need to pick which parts you want based on what your health needs are
- Parts A, B: Original Medicare - On a broad level, these cover:
 - *Part A: Hospital Costs*
 - *Part B: Medical Costs*
- Part C: Medicare Advantage
 - *This is a preset combination of services.*
- Part D: Prescription Drugs
 - *This is an optional supplemental part to help pay for prescription drugs if you think you need them or will need them*

IMPORTANT

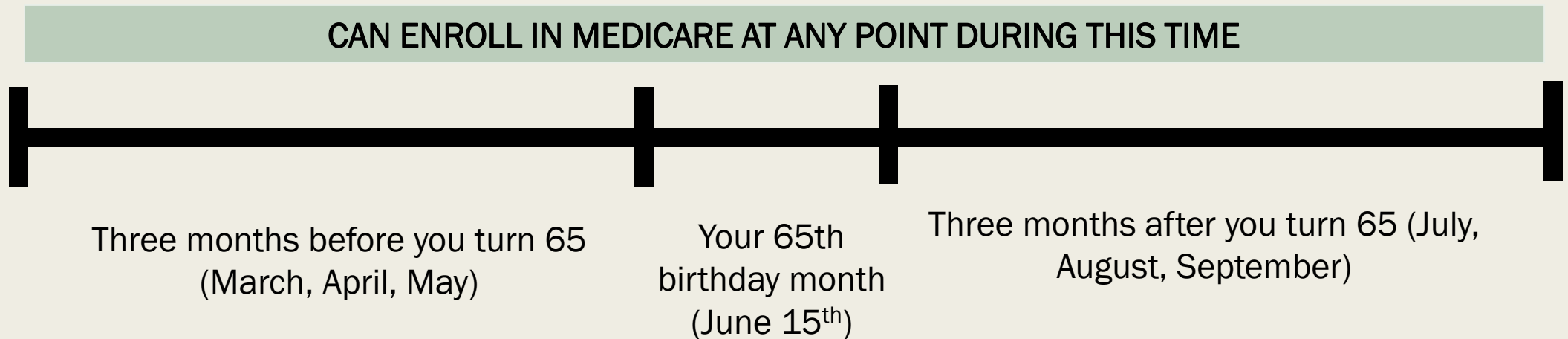
- Medicare is NOT free and does NOT pay all health care costs
- You will still need to pay premiums, deductibles, copays, and coinsurance
- You will need to consider your budget when deciding what Parts of Medicare to use, as well as what services you think you will use for your health needs
- Not all hospitals, doctors, or providers accept Medicare insurance! You will have to check first and see: <https://www.medicare.gov/physiciancompare/>

GENERALLY...

- Most people enroll in Part A. If you have been paying payroll Medicare taxes, then Part A should be free
- You can choose whether or not you want Part B. If you get Part B, EVERYONE pays a monthly premium for Part B.
- You can always enroll in Part B later, but it will be more expensive.

When to Enroll

- TIMING IS IMPORTANT!
- Can enroll within a seven month period
- Recommended to sign up BEFORE you turn 65 so there is no lapse in coverage



How to Enroll

- You apply online for Medicare at www.socialsecurity.gov
- You can start your application, and then save and come back to it later on if you need to
- You generally only need your name, Social Security Number, your Date of Birth, and Gender

What if I want to make changes?

- You can make changes to your Medicare plan each year during Medicare's Open Enrollment Period: October 15th to December 7th

Resources

Commonly Asked Questions: (START HERE)

<https://www.aarp.org/MedicareQA>

Find physicians and providers who accept Medicare:

<https://www.medicare.gov/physiciancompare/>

Official Medicare Booklet from the US Government:

<https://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf>

Where to Go with Questions:

<https://www.medicare.gov/Pubs/pdf/02246-Where-Get-Medicare-Questions-Answered.pdf>

People to Talk To with Questions

- State Health Insurance Assistance Program (SHIP): Free one-on-one health insurance counseling for people with Medicare
 - *MT Phone Number: 1-800-551-3191*
 - *Website: <https://dphhs.mt.gov/SLTC/aging/SHIP/Medicare101>*
- **Local Area Agency on Aging (AAA)**
 - *Find your local AAA here:*
<https://dphhs.mt.gov/Portals/85/slrc/documents/AAA/AAAContacts.pdf>
- Contact Medicare directly
 - *1-800-633-4227*