Medicare is a federal system of health insurance for people over 65 years of age, for certain younger people with disabilities, and for persons of any age with permanent kidney failure requiring dialysis or kidney transplant.

Medicare Part B Coverage
-Services from doctors and other
health care providers
-Outpatient care
-Home health care
-Durable medical equipment
-Some preventive services/
screenings

#### Medicare Part C Coverage

- -All the same benefits of Medicare Part A (except Hospice health care)
- -All the benefits of Part B, but not all prescription drug coverage
- -Extras such as eye care, hearing care, wellness services, nurse helpline, etc.

Medicare Part A Coverage
Inpatient care in hospitals
-Skilled nursing facility care
-Hospice care
-Home health care
Inpatient care in a Religious Non-Medical Health Care Institution

# Medicare Eligible (ME) -65 years +

-If under 65 years, must be diagnosed by a physician to have a certain disability

-Person of any age with permanent kidney failure requiring dialysis or kidney transplant

## Medicare Part D Coverage

- -Total cost of prescription drugs and/or
- -Lowering prescription drug costs and helping to protect against higher costs in the future
- -Cost is shared between ME recipient and the pharmaceutical company (brand name drugs) or the government (generic drugs)

## **Medicare Services Provided by the Affordable Care Act (ACA)**

- ⇒ Your Medicare benefits will not be taken away, and you will be able to keep your doctor or choose the doctor you want.
- ⇒ If you have Medicare prescription drug coverage and have to pay for drugs in the gap or the "donut hole," you may be eligible to receive \$250 to help cover costs.
- ⇒ If you have high costs from prescription drugs that place you in the donut hole, you now get a 50% discount on brand-name drugs while you are in the donut hole. You will get Medicare coverage until the donut hole closes by 2020.
- ⇒ You will receive a free yearly wellness exam and preventive services without Part B costs.
- ⇒ With the Medicare Trust Fund, you should save on inpatient hospital services, post-acute care, and other services.



### **Additional Resources:**

Government Medicare Website: http://www.medicare.gov

Personal Medicare Website: https://mymedicare.gov

Centers for Medicare and Medicaid Services: http://www.cms.gov

Sources: Centers for Medicare and Medicaid Services https://www.cms.gov/Medicare/Medicare-General-Information/MedicareGenInfo/index.html



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