

Medicare

Medicare is our country's basic health insurance program for people age 65 or older and for many people with disabilities. You shouldn't confuse Medicare with Medicaid. Medicaid is a health care program for people with low income and limited resources. State health and human services offices or social services agencies run the Medicaid program. Some people qualify for just one program, while others qualify for both Medicare and Medicaid.

Medicare has four parts

- Medicare Part A (hospital insurance) helps pay for inpatient hospital care and certain follow-up services.
- Medicare Part B (medical insurance) helps pay for doctors' services, outpatient hospital care, and other medical services.
- Medicare Part C (Medicare Advantage plans) are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through a private insurance company approved by Medicare to provide this coverage.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

Who's eligible for Medicare Part A?

Most people get Part A when they turn 65. You qualify for it automatically if you're eligible for Social Security or Railroad Retirement Board benefits. Or, you may qualify based on a spouse's (including a divorced spouse's) work. Others qualify because they're government employees not covered by Social Security, who paid the Medicare tax.

If you get Social Security disability benefits for 24 months, you'll qualify for Part A.

If you get Social Security disability benefits because you have amyotrophic lateral sclerosis (Lou Gehrig's disease), you don't have to wait 24 months to qualify.

Also, someone with permanent kidney failure requiring dialysis or kidney replacement qualifies for Part A if they've worked long enough, or is the spouse or child of a worker who qualifies.

If you don't meet these requirements, you may be able to get Medicare hospital insurance by paying a monthly premium.

Certain people who were exposed to environmental health hazards are entitled to Part A and can enroll in Part B and Part D. These people have an asbestos-related disease and were present for at least 6 months in Lincoln County, Montana 10 years or more before diagnosis.

Who's eligible for Medicare Part B?

Almost every person eligible for Part A can get Part B. A person is eligible for part B if they are under 65 and receiving Social Security Disability Insurance (Title II) for 24 months. Part B is optional and you usually pay a monthly premium. In 2018, the standard monthly premium is \$134.00. Some people with higher incomes pay higher premiums.

Who can get Medicare Part C?

Anyone who has Medicare Part A and Part B can join a Medicare Advantage plan. Medicare Advantage plans include:

- Medicare managed care plans
- Medicare preferred provider organization (PPO) plans
- Medicare private fee-for-service plans
- Medicare specialty plans

In addition to your Medicare Part B premium, you might have to pay another monthly premium because of the extra benefits the Medicare Advantage plan offers.

Who can get Medicare Part D?

Anyone with Medicare Part A or Medicare Part B is eligible for prescription drug coverage. Medicare Part D is optional, and you pay an extra monthly premium for the coverage. Some people with higher incomes pay higher premiums. Many people get their Part D coverage through a Medicare Advantage plan.

When should I apply for Medicare?

If you're not already getting benefits, you should contact Social Security about three months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don't plan to retire at age 65. If you're already getting Social Security benefits or Railroad Retirement Board payments, we'll contact you a few months before you become eligible for Medicare and send you information.

“Extra Help” with Medicare prescription drug costs

If you have limited income and resources, you may qualify for Extra Help to pay for your prescription drugs under Medicare Part D. Social Security's role is to help you understand how you may qualify and to process your application for Extra Help. To see if you qualify or to apply, call Social Security's toll-free number or visit www.socialsecurity.gov/extrahelp.

Help with other Medicare costs

If you have limited income and few resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses, such as deductibles, copayments, and coinsurance.

Only your state can decide whether you qualify for help from the Medicare Savings Programs. To find out, contact your state or local medical assistance (Medicaid) agency or social services office.