

KNOWLEDGE • RESOURCES • TRAINING

RESOURCES FOR MEDICARE BENEFICIARIES



Target Audience: Medicare Fee-For-Service (also known as Original Medicare) Program and Medicaid Program

Table 2. Hyperlink Table, at the end of this document, provides the complete URL for each hyperlink.





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This publication lists resources providers can use to assist in answering beneficiaries' questions. It also has helpful "Did You Know?" tips, which provide additional information.	

FORMATS AND LANGUAGES

The resources in this publication are available in a variety of formats and languages. All resources are available in English. These icons indicate available formats and Spanish resources:



Publication



Video



Website



Spanish

View the Medicare website and the Social Security Administration (SSA) website in Spanish by clicking the "Español" link at the top of any page.

Links to some publications in this product may not open properly. Visit Medicare.gov/publications to conduct a search for the publications you are unable to open.





INTRODUCTION

Medicare

Medicare is health insurance for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). Medicare includes:

- Part A: Hospital insurance
- Part B: Medical insurance
- Part C: Medicare Advantage (MA)
- Part D: Prescription Drug Benefit

Medicaid

The Medicaid Program is a cooperative venture funded by Federal and State governments that pays for medical costs for certain individuals and families with low incomes and, in some cases, limited resources.

Within broad national guidelines established by Federal statutes, regulations, and policies, each State:

- Establishes its own eligibility standards
- Determines the type, amount, duration, and scope of services
- Sets the rate of payment for services
- Administers its own program





MEDICARE ELIGIBILITY & ENROLLMENT



Who is Eligible for Medicare?

Provides eligibility requirements for Medicare.











Eligibility & **Premium Calculator**

Provides a calculator to get an estimate of Medicare eligibility dates and premium amounts.

Medicare.gov/ EligibilityPremiumCalc



Understanding Medicare Enrollment Periods

Explains the Medicare enrollment process.

Youtube.com/ watch?v=uk1JSbHogK4



Apply Online for Medicare—Even if You Are Not Ready to Retire

Explains how and when to apply for Medicare online.

SSA.gov/Pubs/EN-05-10530.pdf









DID YOU KNOW?

People who are not eligible for Medicare can find information about health coverage at HealthCare.gov.



WHAT IS MEDICARE?









Medicare & You

Provides information on how Medicare works, signing up for coverage, getting help with health and drug costs, other health coverage, rights, and fraud.

Medicare.gov/Pubs/pdf/ 10050-Medicare-and-You.pdf Medicare.gov/Medicare-and-You/Medicare-and-You.html



Explains what Medicare is, the different parts of Medicare, coverage choices, and where to get help.

A Quick Look at Medicare

Medicare.gov/Pubs/pdf/ 11514-A-Quick-Look-at-Medicare.pdf









Welcome to Medicare

Provides information on Medicare basics. decisions beneficiaries need to make, next steps, help for people with limited income and resources, and how to get answers to questions.

Medicare.gov/Pubs/pdf/ 10050-Medicare-and-You.pdf









Your Medicare Benefits

Explains the services and supplies Original Medicare covers, how much beneficiaries pay, and where to get more information.

Medicare.gov/Pubs/pdf/ 10116-Your-Medicare-Benefits.pdf



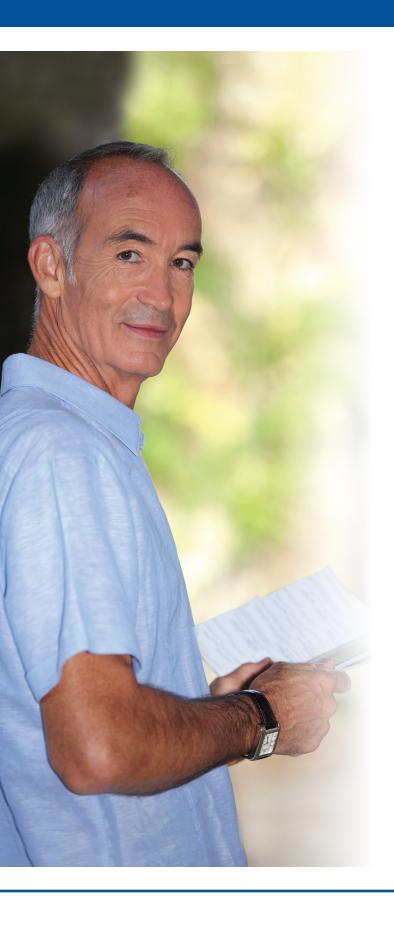


Your Medicare Costs

Provides information on where to get help paying costs; costs of Part A, Part B, drug coverage, and MA Plans; and ways to pay Part A and Part B premiums.

Medicare.gov/Your-Medicare-Costs







Medicare Costs at a Glance: 2017

Describes the costs beneficiaries pay for Medicare Parts A, B, C, and D in 2017.

CMS.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/ MLN-Publications-Items/ ICN909005.html



Medicare Premiums: Rules for Higher-Income Beneficiaries

Explains the rules for Medicare Part B and Part D premium adjustments and how the SSA determines if the beneficiary will pay higher premiums.

SSA.gov/Pubs/EN-05-10536.pdf



DID YOU KNOW?

The SSA assists beneficiaries in applying for Social Security and Medicare benefits. To find information on how to apply for these benefits, refer to SSA.gov/Pubs/EN-05-10035.pdf.



MEDICARE PART A – HOSPITAL INSURANCE



What Part A Covers

Provides information on what Part A covers.

Medicare.gov/What-Medicare-Covers/Part-A/What-Part-A-Covers.html







Medicare & Your Hospital Benefits

Explains the services and supplies Medicare helps cover in hospitals.

Medicare.gov/Pubs/pdf/ 11408-Medicare-Hospital-Benefits-Getting-Start.pdf



Getting a Second Opinion Before Surgery

Defines a second opinion and explains when to get a second opinion, where to find a doctor for a second opinion, and how much Medicare pays for a second opinion.

Medicare.gov/Pubs/pdf/ 02173-Getting-a-Second-Opinion-Before-Surgery.pdf





Medicare Hospice Benefits

Provides information on who is eligible for the hospice benefit, services included in hospice care, and how to find a hospice provider.

Medicare.gov/Pubs/pdf/02154-Medicare-Hospice-Benefits.pdf

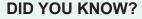


Medicare Coverage of Skilled Nursing Facility Care

Explains Medicare-covered skilled nursing facility care and residents' rights and protections.







Depending on the situation, Part A or Part B may cover hospitalizations. For more information, refer to Are You a Hospital Inpatient or Outpatient?



MEDICARE PART B - MEDICAL INSURANCE



What Part B Covers

Provides information on what Part B covers.

Medicare.gov/What-Medicare-Covers/Part-B/What-Medicare-Part-B-Covers.html



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Outpatient Hospital Services

Provides a list of some of the outpatient services covered under Part B, who is eligible, and the costs beneficiaries pay.

Medicare.gov/Coverage/ Outpatient-Hospital-Services.html



Medicare Limits on Therapy Services

Explains the therapy cap limits in one calendar year for outpatient physical therapy, speech-language pathology, and occupational therapy.

Medicare.gov/Pubs/pdf/ 10988-Medicare-Limits-Therapy-Services.pdf



DID YOU KNOW?

Original Medicare covers many services, such as emergency transportation, kidney transplants and dialysis, and mental health services. For more information on covered services, visit Medicare.gov/What-Medicare-Covers.



Preventive Services & Staying Healthy



Your Guide to Medicare's Preventive Services

Explains disease prevention and why it is important, the preventive services covered under Medicare, who can get services, and what beneficiaries pay.

Medicare.gov/Pubs/pdf/ 10110.pdf



Staying Healthy – Medicare's Preventive Services

Provides an overview of Medicare-covered preventive services and what beneficiaries pay.



 $\frac{Medicare.gov/Pubs/pdf/}{11100.pdf}$





Questions to Ask about Medicare Preventive Services

Provides a list of Medicarecovered preventive services, important questions beneficiaries should ask their doctor, and worksheets to track appointments and tests.

Medicare.gov/Pubs/pdf/ 11542.pdf

Are You Up-To-Date on **Your Preventive Services?**

Provides a checklist to track Medicare-covered preventive services.

Medicare.gov/Pubs/pdf/ 11420.pdf



DID YOU KNOW?

More preventive services are now covered under Medicare, with many at no cost to beneficiaries. For more information, visit Youtube.com/watch?v=3ljyLlaDUEU.

Medical Equipment & Supplies



Durable Medical Equipment and Other Devices

Medicare Coverage of

Provides a definition of Durable Medical Equipment and Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS) items covered under Medicare.

Medicare.gov/Pubs/pdf/11045-Medicare-Coverage-of-DME.pdf











Medicare Diabetes Postcard

Lists Medicare-covered diabetes services and supplies, and questions beneficiaries should ask their doctor.

Medicare.gov/Pubs/pdf/ 11410.pdf

What You Should Know if You Need Medicare-Covered **Equipment or Supplies**

Describes the Medicare **DMEPOS** Competitive Bidding Program.

Medicare.gov/Pubs/pdf/ 11307.pdf



MEDICARE PART C - MEDICARE ADVANTAGE



Medicare Advantage Plans

Explains MA Plans.

Medicare.gov/Sign-up-Change-Plans/Medicare-Health-Plans/ Medicare-Advantage-Plans/ Medicare-Advantage-Plans.html



Costs for Medicare Advantage Plans

Describes out-of-pocket costs for MA Plans.

Medicare.gov/Your-Medicare-Costs/Medicare-Health-Plan-Costs/Costs-for-Medicare-Advantage-Plans.html



Joining a Health or Drug Plan

Explains when beneficiaries can enroll in MA and Prescription Drug Plans (PDPs) or make changes to coverage they already have.

Medicare.gov/Sign-up-Change-Plans/When-Can-I-Join-a-Health-or-Drug-Plan/ When-Can-I-Join-a-Healthor-Drug-Plan.html



DID YOU KNOW?

MA Plans are an alternative to Original Medicare. For information on drug and health plan choices, visit Medicare.gov/ Find-a-Plan or call 1-800-MEDICARE.





MEDICARE PART D - PRESCRIPTION DRUG PLAN





Your Guide to Medicare Prescription Drug Coverage

Explains how prescription drug coverage works, how it works with other drug coverage the beneficiary may have, and how those who have limited income and resources can get Extra Help.

Medicare.gov/Pubs/pdf/11109-Your-Guide-to-Medicare-Prescrip-Drug-Cov.pdf



Things to Think About When You Compare Medicare Drug Coverage

Explains how to compare costs, coverage, convenience, and quality ratings of PDPs.

Medicare.gov/Pubs/pdf/ 11163-Compare-Medicare-Drug-Coverage.pdf





Closing the Coverage Gap—Medicare Prescription Drugs Are Becoming More Affordable

Provides information and resources on using Medicare drug coverage during the coverage gap (also known as the "donut hole").

Medicare.gov/Pubs/pdf/11493-Coverage-Gap.pdf





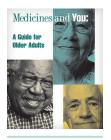




Have You Done Your Yearly Medicare Plan Review?

Explains how to review health and PDP coverage.

Medicare.gov/Pubs/pdf/ 11220-Yearly-Medicare-Plan-Review.pdf



Medicines and You: A Guide for Older Adults

Provides information on aging and health, talking to health care professionals, what beneficiaries need to know about their prescriptions, cutting medicine costs, and tips for safe medicine use.



ElderCare.gov/ELDERCARE.
NET/Public/Resources/
Brochures/docs/Your_
Medicines_and_You.pdf





How Medicare Works with Other Insurance

Explains what it means to pay primary/secondary, conditional payment, and how Medicare recovers a conditional payment.

Medicare.gov/Supplement-Other-Insurance/How-Medicare-Works-With-Other-Insurance/ How-Medicare-Works-With-Other-Insurance.html



Medicare & Other Health Benefits: Your Guide to Who Pays First

Explains how Medicare works with other types of coverage and who should pay bills first.



Medicare.gov/Pubs/pdf/02179-Medicare-Coordination-Benefits-Payer.pdf





What's Medicare **Supplement Insurance** (Medigap)?

Provides information on the Medigap (also known as Medicare Supplemental Insurance) policy, items and services it does not cover. and insurance plans that are not Medigap.

Medicare.gov/Supplement-Other-Insurance/Medigap/ Whats-Medigap.html







for People with Medicare Explains the Medigap policy,

Choosing a Medigap Policy: A Guide to Health Insurance

what the policy covers, rights when buying a policy, and how to buy a policy.

Medicare.gov/Pubs/pdf/02110-Medicare-Medigap.Guide.pdf



What's a Medicare Advantage Plan? What's a Medigap Policy?

Provides information on MA Plans and Medigap policies.

Medicare.gov/Pubs/pdf/11474.pdf





DID YOU KNOW?

If the beneficiary has Medicare and other health insurance or coverage, each type of coverage is called a "payer" and coordination of benefits rules determine which one pays first.



HELP WITH MEDICAL EXPENSES & BASIC NEEDS



4 Programs that Can Help You Pay Your Medical Expenses

Describes these Federal and State programs, which are available if the beneficiary has income and resources below certain limits: Medicaid, Medicare Savings Programs (MSPs), Supplemental Security Income (SSI) benefits, and Extra Help.

Medicare.gov/Pubs/pdf/ 11445-4-Programs-That-Can-Help-You-Pay-Your.pdf





Dual Eligible Beneficiaries Under Medicare and Medicaid

Provides information on the Medicare and Medicaid programs, dual eligible beneficiaries, and prohibited billing of Qualified Medicare Beneficiary individuals and Medicare assignment.

CMS.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/ MLN-Publications-Items/ CMS1244469.html







Medicare Savings Programs

Explains the four kinds of MSPs—Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary, Qualifying Individual, and Qualified Disabled and Working Individual—and how to apply for them.

Medicare.gov/YourMedicare-Costs/HelpPaying-Costs/MedicareSavings-Program/
Medicare-SavingsPrograms.html





Seniors & Medicare and Medicaid Enrollees

Describes what Medicaid covers for Medicare enrollees and dual eligible standards.

Medicaid.gov/Medicaid/ Eligibility/Medicaid-Enrollees





Supplemental Security Income (SSI)

Explains what SSI is, who can get it, how to apply, and other available help and Social Security benefits.

SSA.gov/Pubs/EN-05-11000.pdf





Understanding the Extra Help with Your Medicare Prescription Drug Plan

Explains Extra Help with Medicare PDP costs, how to apply, choosing a specific plan, and appealing a decision.

SSA.gov/Pubs/EN-05-10508.pdf





What to Do if You No Longer Automatically Qualify for Extra Help with Medicare Prescription Drug Costs

Explains Extra Help, how to apply, and what may cause people to no longer qualify for it.

Medicare.gov/Pubs/pdf/11215-No-Longer-Automatically-Qualify-Extra-He.pdf

DID YOU KNOW?

Beneficiaries may be able to get Extra Help paying for Medicare drug costs. For more information or to apply online, visit SSA.gov/Medicare/PrescriptionHelp.



LONG-TERM CARE CHOICES



LongTermCare.gov

Provides information on planning for long-term care needs and how to make decisions known.



LongTermCare.gov



Planning for Long-Term Care

Provides information on personal, financial, housing, and legal issues when planning for long-term care.



NIHSeniorHealth. gov/LongTermCare/ PlanningforLongTermCare/ video/Planningfor LTC na.html



Long-Term Care Hospital (LTCH) Compare

Provides comparisons and locations of LTCHs based on infection rates and more.





Medicare.gov/LongTerm CareHospitalCompare







Your Guide to Choosing a Nursing Home or Other Long-Term Care

Explains how to find and compare nursing homes and other long-term care options, how to pay for nursing home care, nursing home residents rights, and alternatives to nursing home care.

Medicare.gov/Pubs/pdf/ 02174.pdf











Nursing Home Compare

Provides comparisons of Medicare- and Medicaid-certified nursing homes and the quality of care provided to residents.

Medicare.gov/ NursingHomeCompare



Nursing Home/ Long-Term Care

Provides an overview of Medicare and nursing homes/long-term care.



Youtube.com/watch? v=QK1CXN3DC3Q

DID YOU KNOW?

Other options besides nursing homes are available for long-term care, including:

- Assisted living facilities
- Home health care
- Program of All-inclusive Care for the Elderly
- Residential care facilities

For more information about options and links to resources, visit Medicare.gov/What-Medicare-Covers/Part-A/Other-Long-Term-Care-Choices.html.



HELP MAKING INFORMED DECISIONS



Get Your Medicare Questions Answered

Explains where beneficiaries call for answers to questions on claims and coverage. Call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. Provides contact information for other agencies or plans.

Medicare.gov/Pubs/pdf/ 11386-Medicare-Questions-Answered.pdf





Medicare **Helpful Contacts**

Provides contact information for Medicare and other topics.









Medicare Plan Finder at a Glance

Demonstrates how to use the Medicare Plan Finder online tool to view, compare, and enroll in health and drug plans.

Youtube.com/ watch?v=iQQJ7ry H6k



MyMedicare.gov

Where beneficiaries can view quality information on Medicare providers. plan information, and their personal health information.

MyMedicare.gov





Supplier Directory

Assists in finding Medicare suppliers of medical equipment and supplies.

Medicare.gov/ **SupplierDirectory**

Physician Compare



Provides comparisons and locations of Medicareparticipating physicians and health care professionals.

















Hospital Compare

Provides comparisons of Medicare-certified hospitals and the quality of care provided to patients.

Medicare.gov/HospitalCompare





Home Health Compare

Provides comparisons of Medicare-certified Home Health Agencies and the quality of care provided to patients.

Medicare.gov/ HomeHealthCompare





Dialysis Facility Compare

Provides comparisons of Medicare-certified dialysis facilities and the quality of care provided to patients.

Medicare.gov/ DialysisFacilityCompare





Inpatient Rehabilitation Facility (IRF) Compare

Provides comparisons and locations of IRFs based on infection rates.

Medicare.gov/Inpatient RehabilitationFacilityCompare



RIGHTS & PROTECTIONS, NOTICES, & FORMS



Medicare Rights & Protections

Explains the rights and protections guaranteed to Medicare beneficiaries.

Medicare.gov/Pubs/pdf/ 11534.pdf



Medicare Appeals

Explains the Medicare appeals process.

Medicare.gov/Pubs/pdf/ 11525-Medicare-Appeals.pdf





Advance Beneficiary Notice of Noncoverage

Provides information on the Advance Beneficiary Notice of Noncoverage

ABN/Advance-Notice-of-Noncoverage.html





How the Medicare Beneficiary Ombudsman Works for You

Explains how the Medicare Beneficiary Ombudsman helps with complaints, grievances, and information requests.

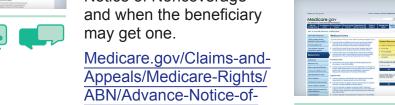
Medicare.gov/Pubs/pdf/ 11173.pdf



Medicare Forms

Provides a list of Medicare forms.

Medicare.gov/Forms-Helpand-Resources/Forms/ Medicare-Forms.html





Medicare Summary Notice (MSN)

Explains when the beneficiary may get an MSN and the information it provides.

Medicare.gov/Forms-Helpand-Resources/Mail-About-Medicare/Medicare-Summary-Notice-MSN.html

DID YOU KNOW?

Medicare guarantees beneficiaries certain rights and protections. For more information, visit Medicare.gov/ Claims-and-Appeals/Medicare-Rights/ Medicare-Rights-Overview.html or call 1-800-MEDICARE.



PREVENT FRAUD, WASTE, & ABUSE



Protecting Yourself & Medicare from Fraud

Explains how to detect and protect against fraud and identity theft.

Medicare.gov/Pubs/pdf/10111-Protecting-Yourself-and-Medicare.pdf





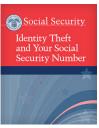




You Can Help Protect Yourself & Medicare from Fraud Committed by Dishonest Suppliers

Provides information on fraud committed by dishonest suppliers and how to protect yourself and Medicare from such fraud.

Medicare.gov/Pubs/pdf/11442-Protect-Yourself-from-Fraud-Committed.pdf



Identity Theft and Your Social Security Number

Explains how to prevent and report identity theft.

SSA.gov/Pubs/EN-05-10064.pdf









Beneficiary Card Sharing

Explains issues associated with sharing Medicaid cards or numbers.

CMS.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/ Medicaid-Integrity-Education/ Beneficiary-Education-Toolkits/ Downloads/Ben-Cardshare-Factsheet.pdf







What You Need To Know About Misleading Advertising

Explains how to avoid being victimized by misleading advertisers who use "Social Security" or "Medicare" to entice the public.

SSA.gov/Pubs/EN-05-10005.pdf

DID YOU KNOW?

To find information about identity theft and fraud, visit Medicare.gov/Fraud and Youtube.com/watch?v=fY9ImEKlu88.

DID YOU KNOW?

Senior Medicare Patrols (SMPs) assist beneficiaries and their families and caregivers in every State with preventing, detecting, and reporting health care fraud, errors, and abuse. To find an SMP, visit SMPResource.org.



INFORMATION FOR CAREGIVERS





What Should Every Caregiver Know

Provides resources and services available for those who provide unpaid assistance to a person with a chronic illness or disabling condition.



Downloads/AskMedicareWhat EveryCaregiverShouldKnow.pdf



A Home Fall Prevention Checklist for Older Adults

Identifies hazards that may be found in an older adult's home and explains how to fix each problem.

CDC.gov/steadi/pdf/Check_for_Safety_Brochure-a.pdf



Eldercare Locator

Provides information on community services available to older adults.

Youtube.com/watch?v= DbMLXUOW_0E









Stopping Elderly Accidents, Deaths & Injuries – Materials for Older Adult Patients

Download or order brochures on how to stay independent, prevent falls, check for safety, and manage postural hypotension.

CDC.gov/steadi/Patient.html



RESOURCES

Table 1. Resources

For More Information About	Resource
Medicare Publications	Medicare.gov/Publications
Social Security Information	SSA.gov/Pubs
Health Insurance Marketplace	HealthCare.gov Medicare.gov/Pubs/pdf/11694/Medicare-and-Marketplace.pdf CMS.gov/Medicare/Eligibility-and-Enrollment/Medicare-and-the-Marketplace/Overview1.html
All Available Medicare Learning Network® Products	MLN Catalog
Provider-Specific Medicare Information	MLN Guided Pathways: Provider Specific Medicare Resources
Medicare Information for Beneficiaries	Medicare.gov

Table 2. Hyperlink Table

Embedded Hyperlink	Complete URL
Medicare website	https://www.medicare.gov
Social Security Administration (SSA) website	https://www.ssa.gov
Are You a Hospital Inpatient or Outpatient?	https://www.medicare.gov/Pubs/pdf/11435.pdf
MLN Catalog	https://www.cms.gov/Outreach-and-Education/Medicare- Learning-Network-MLN/MLNProducts/Downloads/ MLNCatalog.pdf
MLN Guided Pathways: Provider Specific Medicare Resources	https://www.cms.gov/Outreach-and-Education/Medicare- Learning-Network-MLN/MLNEdWebGuide/Downloads/ Guided_Pathways_Provider_Specific_booklet.pdf

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