Health Care Coverage Directory for People with Medicare

Coverage choices that may save you money including:

- **Federal and State Programs**
- **Private Insurance**
- **Military Coverage**
- **Other Resources**

Centers for Medicare & Medicaid Services

A note about the symbols used in this directory:

means a mailing address.

means a telephone number.

means a number for TTY or TDD, text telephones for people with hearing and speech impairments.

means a computer website address.

If you do not have a computer, your local library or senior center may be able to help you find information on their computers.

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Introduction

This resource directory tells you about a wide range of health care coverage choices that may help pay for some of your health care costs. These health care choices work with the benefits you have from Medicare. You might be able to:

- Get more health care coverage
- Help to lower your out-of-pocket costs

You should learn about all the different kinds of health care coverage choices even if you can get employer, union, military, or other health care coverage. What you choose will affect how much you pay, what benefits you may have, which doctors you can see, and other things that may be important to you.

In addition to finding information on health care coverage choices, this directory also provides you with websites related to help paying health care costs. If you don't have access to a computer, your local library or senior center may be able to help you find the information on their computers.

This directory is divided into four easy-to-read sections to help you find what you need. The four sections include:

1. Federal and State Programs
2. Private Insurance
3. Military Coverage
4. Resources on the Web

Federal and State Programs

Federal and state programs provide health care coverage to people who qualify, at a low cost or at no charge. You must meet specific state and/or federal rules to get benefits.

Medicare Savings Programs

There are programs that help millions of people with Medicare save money each year. These are programs for people with limited incomes and resources that pay some or all of Medicare's premiums. Some of these programs may also pay Medicare's deductibles and coinsurance.

You can apply for these programs if:

- You have Medicare Part A (Hospital Insurance). If you have Medicare Part A but don't think you can afford it, there is a program that may pay the Medicare Part A premium for you.
- You are an individual with a monthly income of less than $1,273, or are a couple with a monthly income of less than $1,714. If you live in Hawaii or Alaska, income limits are slightly higher. Income limits will change slightly in 2002.
- You are an individual with resources of $4,000 or less, or are a couple with resources of $6,000 or less. Resources include money in a checking or savings account, stocks, or bonds.

Note: If your income is less than the amounts listed above, you may qualify for Medicaid. See "Medicaid" description on page 4.
For more information on Medicare Savings Programs:

Insure Kids Now

Free or low-cost health insurance is available now in your state for uninsured children under age 19. Call 1-877-KIDS-NOW (1-877-543-7669) toll-free for more information. Or visit www.insurekidsnow.gov

Federal and State Programs (continued)

Medicare Savings Programs (continued)

Call your State Medical Assistance Office. Look in the Blue Pages section of your local telephone directory for the phone number;

or

Call 1-800-MEDICARE (1-800-633-4227) and ask for the phone number of your State Medical Assistance Office.

Call 1-877-486-2048 (toll-free).

Go to www.medicare.gov and select "Helpful Contacts." Select the state you want and select “Other Health Insurance Programs.” Select “View Results.” Go down the listing of agencies to State Medical Assistance Office and your state’s phone number.

Medicaid

Medicaid is a joint federal and state program that helps pay medical costs for some people with limited incomes and resources. Most of your health care costs are covered if you qualify for both Medicare and Medicaid. People with Medicaid may also get coverage for nursing home care and outpatient prescription drugs that are not covered by Medicare. Medicaid programs vary from state to state. Each state has different rules that you must meet to get Medicaid.

To get more information on Medicaid:

Call your State Medical Assistance Office. Look in the Blue Pages section of your local telephone directory for the phone number;

or

Call 1-800-MEDICARE (1-800-633-4227) and ask for the phone number of your State Medical Assistance Office.

Call 1-877-486-2048 (toll-free).

Go to www.medicare.gov on the Internet and select "Helpful Contacts." Select the state you want, then select "Other Health Insurance Programs."

Federal and State Programs (continued)

Programs of All-Inclusive Care for the Elderly (PACE)

PACE combines medical, social, and long-term care services for frail people. PACE is available only in states that have chosen to offer it under Medicaid. To be eligible, you must be at least age 55, live in the service area of a PACE program, and be certified as eligible for nursing home care by the appropriate state agency. Persons enrolled in a PACE program may have to pay a monthly premium.

Services are given by a team of health care professionals. The services are usually given in a PACE center but may also include some home or referral services. Services include primary health services, some therapy, social services, personal care and support services, nutrition counseling, and meals. The goal of PACE is to help people stay in their homes, while getting the high quality services they need.

To find the phone number and location of a PACE site near you:

Call your State Medical Assistance Office. Look in the Blue Pages section of your local telephone directory for the phone number;

or

Call 1-800-MEDICARE (1-800-633-4227) and ask for the phone number of your State Medical Assistance Office.

Call 1-877-486-2048 (toll-free).

Go to www.medicare.gov/Nursing/Alternatives/Pace.asp on the Internet.

Federally Qualified Health Centers (FQHCs)

FQHCs are special health centers that can give you routine health care at a lower cost. FQHCs may include:

- Community health centers,
- Tribal health clinics,
- Migrant health services, and
- Health centers for the homeless.

Federal and State Programs (continued)

Federally Qualified Health Centers (FQHCs) (continued)

To find an FQHC near you:

Call 1-800-MEDICARE (1-800-633-4227) and ask for the phone number of the Primary Care Association in your state.

Call 1-877-486-2048 (toll-free).

Go to www.medicare.gov on the Internet and select "Helpful Contacts." Select the state you want, then select “Health Care Facilities and Services in Your Area.”

Home and Community-Based Service (HCBS) Programs

The Home and Community-Based Service (HCBS) programs offer different choices to some people with Medicaid. If you qualify, you will get care in your home and community so you can stay independent and close to your family and friends. HCBS waiver programs help the elderly and disabled, mentally retarded and developmentally disabled, and certain other disabled adults. These programs give quality and cost-effective services.

For more information on HCBS programs, services, and specific eligibility requirements in your state:

Call your State Medical Assistance Office. Look in the Blue Pages section of your local telephone directory for the phone number;

or

Call 1-800-MEDICARE (1-800-633-4227) and ask for the phone number of your State Medical Assistance Office.

Call 1-877-486-2048 (toll-free).

Go to www.medicare.gov on the Internet and select "Helpful Contacts." Select the state you want and select “Other Health Insurance Programs.” Select “View Results.”

Private Insurance

You may get health care coverage through a private insurance company if you would like extra coverage for services and items that are not covered by Medicare or any other health insurance you currently have. The cost of private health insurance can vary depending on the type of policy.

If you want health insurance from a private insurance company, it is important for you to think about the services you will need, how much it will cost, and how you will pay for it. You may also want to speak with a family member or someone you trust to see if it is a good choice for you.

Medigap Policies

The most common type of private health insurance that is sold with Medicare is called a Medigap policy. A Medigap policy fills the "gaps" in Original Medicare Plan coverage. To learn more about Medigap policies, read the "Guide to Health Insurance for People with Medicare: Choosing a Medigap Policy." To get your free copy:

- Call 1-800-MEDICARE (1-800-633-4227).
- Call 1-877-486-2048 (toll-free).
- Go to www.medicare.gov on the Internet and select "Publications."

Private Insurance (continued)

Employee or Retiree Coverage from an Employer or Union

You may be able to get health care coverage based on your or your spouse's past or current employment. When you have retiree coverage from an employer or union, they manage this coverage. They may change the benefits or premiums, and may also cancel the coverage if they choose. If you drop your employer or union group health coverage, you may not be able to get it back.

☎ Call the benefits administrator at your or your spouse's current or former employer or union.

Long-Term Care Insurance

Long-term care insurance covers medical care and non-medical care to help you with your daily needs, such as bathing and dressing, eating, and using the bathroom. In general, Medicare does not cover long-term care.

For more information about long-term care insurance, get a copy of "A Shopper's Guide to Long-Term Care Insurance" from the National Association of Insurance Commissioners.

The National Association of Insurance Commissioners (NAIC)
2301 McGee Street, Suite 800
Kansas City, MO 64108-3600

☎ Call 1-202-824-1600.

Go to www.naic.org on the Internet and select "Consumer Publications."

Or to get a copy through your State Insurance Department:

☎ Call 1-800-MEDICARE (1-800-633-4227) and ask for the phone number for your State Insurance Department.

Private Insurance (continued)

Long-Term Care Insurance (continued)

Call 1-877-486-2048 (toll-free).

Go to www.medicare.gov on the Internet and select "Helpful Contacts." Select the state you want, then select “General Medicare Information.”

COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985)

COBRA is a law that requires employers with 20 or more employees to let employees and their dependents keep their group health coverage for a time after they leave their group health plan under certain conditions. This is called "continuation coverage." You may have this right if you lose your job or have your working hours reduced, or if you are covered under your spouse's plan and your spouse dies or you get divorced.

COBRA generally lets you and your dependents keep the group health plan coverage for 18 months (or up to 29 or 36 months in some cases). You may have to pay both your share and the employer's share of the premium. If you already have continuation coverage under COBRA when you enroll in Medicare, your COBRA may end. However, if you choose COBRA coverage after you enroll in Medicare, you can keep it.

For more information on health insurance coverage under COBRA:

Call your benefits administrator at your or your spouse's current or past employer;
or
Call 1-800-MEDICARE (1-800-633-4227) and ask for your State Insurance Department's phone number.

Go to the U.S. Department of Labor's website at www.dol.gov/dol/pwba/public/health.htm

NOTES

Military Coverage

Health care coverage may be available if you have served in the military. You may also be able to get health care benefits if you are a dependent of a currently active duty, retired, or deceased service person.

U.S. Department of Veterans Affairs

If you are a Veteran or military retiree, you may be able to get prescription drugs or health care coverage through the Department of Veterans Affairs (VA).

For more information about military benefits:

☎ Call 1-877-222-8387.

💻 Go to www.va.gov on the Internet.

TRICARE for Life/Military Retiree Benefits

TRICARE for Life (TFL) starts October 1, 2001. It provides expanded medical coverage for Medicare-eligible military retirees, including retired guard members and reservists; Medicare-eligible family members and widow/widowers; and certain former spouses if they were eligible for TRICARE before age 65. You must have Medicare Part B to be eligible for TFL.

If eligible, you get all Medicare-covered benefits under the Original Medicare Plan, plus all TFL-covered benefits. If you use a Medicare provider, Medicare will be the first payer for all Medicare-covered services, and TFL will be the second payer. TFL will pay all Medicare copayments and deductibles for TRICARE-covered benefits and cover most of the costs of certain care not covered by Medicare.

Military Coverage (continued)

TRICARE for Life/Military Retiree Benefits (continued)

For more information on TFL:

☎ Call 1-888-DOD-LIFE (1-888-363-5433);
or
Call 1-800-538-9552 for other military retiree benefit questions.

Go to www.tricare.osd.mil on the Internet.

Resources on the Web

The World Wide Web is an excellent tool for finding information on health care topics. In this section, you will find descriptions and links to valuable websites. These sites have information ranging from general health-related topics, like programs and services for seniors to more specific information on long-term care and prescription drugs. If you don't have a computer, your local library or senior center may be able to help you find the information you need. Medicare does not sponsor these websites, but you may find them useful.

Access America for Seniors

The Access America for Seniors website is designed to help seniors conduct business online—easier and faster—with federal agencies.

Go to www.seniors.gov on the Internet.

American Association of Retired Persons (AARP) Consumer Resources

AARP is a non-profit, nonpartisan membership organization for people age 50 and over. They provide information and resources; advocate on legislative, consumer and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for their members.

Go to www.aarp.org on the Internet.

Administration on Aging

The Administration on Aging (AoA) website provides a wide range of information to older Americans and their families as well as to those concerned about providing opportunities and services to enrich the lives of older persons. The AoA website has links to various state directories that help locate support services for older people on a

Resources on the Web (continued)

Administration on Aging (continued)

local level, including the Directory of State Agencies on Aging, the Directory of State Long-Term Care Ombudsman Programs, the Directory of Area Agencies on Aging, and the Eldercare Locator. The website also has information on retirement and financial planning, news releases, health topics for seniors, caregiver resources, and links to other websites.

Go to www.aoa.gov on the Internet.

Consumer

Consumer is the first Internet site with one-stop access to federal consumer information including information on health and health care quality.

Go to www.consumer.gov on the Internet.

FirstGov for Seniors

FirstGov for Seniors is the first government website to provide the public with easy, one-stop access to all online U.S. Federal Government resources and state websites for seniors. It also includes information on topics like health, travel and leisure, work and volunteer opportunities, education and training, and more.

Go to www.firstgov.gov on the Internet.

Healthfinder

The healthfinder website is run by the U.S. Department of Health and Human Services. It offers consumer information from the Federal Government and its many partners. Healthfinder can lead you to selected online publications, clearinghouses, databases, websites, and support and self-help groups, as well as government agencies and not-for-profit organizations that produce reliable information for the public.

Go to www.healthfinder.gov on the Internet.

Resources on the Web (continued)

Participating Physician Directory

The national Participating Physician Directory contains names, addresses, and specialties of Medicare participating physicians who have agreed to accept "assignment" on all Medicare claims and covered services. Assignment is an agreement between Medicare and doctors, other health care providers, and suppliers of health care equipment and supplies (like wheelchairs, oxygen, braces, and ostomy supplies). Using doctors and suppliers who agree to accept assignment can save you money. Assignment only applies if you are in the Original Medicare Plan. It does not apply if you are in a Medicare managed care plan or Private Fee-For-Service plan.

Go to www.medicare.gov on the Internet and select "Participating Physician Directory."

Prescription Drug Assistance Programs

The Prescription Drug Assistance Programs' website tells you about prescription drug discounts or free medication. To learn about eligibility requirements, how to apply for assistance, and who to contact for more information, go to the Medicare website.

Go to www.medicare.gov on the Internet and select "Prescription Drug Assistance Programs."

Social Security Administration (SSA)

The SSA website provides information on more than 570 topics in its searchable database. Some of the services you can complete online include the following: apply for Social Security retirement benefits; request a replacement Medicare card; obtain 2001 cost of living information; replace, correct, or change your name on your Social Security card; get benefit information publications; request a Social Security statement; and find a local Social Security office.

Go to www.ssa.gov on the Internet.

Resources on the Web (continued)

Supplier Directory

The Medicare website has a new Supplier Directory that provides beneficiaries (or interested users) with contact information for Medicare participating suppliers in their area. The Supplier Directory includes the name, address, telephone number, and information on the specific type(s) of supply being offered by Medicare's participating suppliers.

Go to www.medicare.gov on the Internet and select "Supplier Directory."

NOTES

DEPARTMENT OF HEALTH AND HUMAN SERVICES
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Baltimore, Maryland 21244-1850

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- ¿Necesita usted una copia en español? Por favor llame gratis al 1-800-MEDICARE (1-800-633-4227; TTY/TDD: 1-877-486-2048 para personas con impedimentos auditivos o del lenguaje oral).

- Do you need a copy in Spanish? Look at www.medicare.gov on the Web. Select “Publications.” Or, call 1-800-MEDICARE (1-800-633-4227; TTY/TDD: 1-877-486-2048 for the hearing and speech impaired) and ask for a free copy of this booklet.