

## 2012 Medicare and Your Options:

Option 1:		Option 2:	Option 3:	Option 4:
<b>Original Medicare Plan: Parts A &amp; B</b> Apply for Medicare Online <a href="http://www.ssa.gov/medicareonly">www.ssa.gov/medicareonly</a>		<b>Medicare Advantage Plans: Part C</b>	<b>Medicare &amp; Employer Group Health Plans (EGHP)</b>	<b>Government Plans (With or Without Medicare)</b>
<b>Part A</b> <b>(Hospital Insurance: usually free)</b> <u>Benefits &amp; Your Costs:</u> <input checked="" type="checkbox"/> <b>Inpatient Hospital:</b> Days 1-60: \$1,156 ded.; Days 61-90: \$289/day; Days 91-150: \$578/day lifetime reserve days. <input checked="" type="checkbox"/> <b>Skilled Nursing Facility Care:</b> Days 1-20: no charge; Days 21-100: \$144.50 per day. <input checked="" type="checkbox"/> <b>Home Health Care:</b> Skilled care only; no charge. <input checked="" type="checkbox"/> <b>Hospice Care</b> <input checked="" type="checkbox"/> <b>Blood:</b> You pay first three pints in calendar year or donate .	<b>Part B</b> <b>(Medical Insurance: \$99.90 per month)</b> <u>Benefits &amp; Your Costs:</u> <input checked="" type="checkbox"/> <b>Deductible:</b> \$140 per calendar year. <input checked="" type="checkbox"/> <b>You pay:</b> 20% of Medicare-approved amount + excess charge. <input checked="" type="checkbox"/> <b>Covered Services:</b> <ul style="list-style-type: none"> <li>• Ambulance</li> <li>• Chiropractic Care</li> <li>• Clinical Lab: no charge</li> <li>• Doctor services</li> <li>• Durable Medical Equipment</li> <li>• Home Health Care</li> <li>• Mental Health Care</li> <li>• MRIs, CT scans, EKGs</li> <li>• Outpatient Hospital</li> <li>• Physical Therapy \$1,840</li> <li>• Preventive Screenings</li> </ul>	<b>A + B = Part C</b> <input checked="" type="checkbox"/> You assign your Medicare Parts A & B over to the Part C plan.  <input checked="" type="checkbox"/> Lake 4 (yellow) Mendocino 7 (beige) Marin 2 (blue) Napa 7 (golden) Solano 5 (green) Sonoma 7 (orange)  <input checked="" type="checkbox"/> HMOs, PPOs, SNPs have provider lists; PFFS plans do not have provider lists.  <input checked="" type="checkbox"/> Most Part C plans include Part D Rx coverage.	<b>Parts A &amp; B +</b> <input checked="" type="checkbox"/> <b>EGHP while Working:</b> Medicare usually pays second; you may or may not need Part B.  <input checked="" type="checkbox"/> <b>Retiree Plans:</b> Medicare usually pays first.  <input checked="" type="checkbox"/> <b>COBRA Plans:</b> If you have Medicare before COBRA, you can have both. Parts A & B are required.  <input checked="" type="checkbox"/> <b>CalCOBRA Plans:</b> You cannot have CalCOBRA when entitled to Medicare.	<input checked="" type="checkbox"/> <b>California Pre-Existing Condition Insurance Plan (PCIP): (10/25/10)</b> 1-877-428-5060 <a href="http://pcip.ca.gov">pcip.ca.gov</a> <a href="http://healthcare.ca.gov">healthcare.ca.gov</a>  <input checked="" type="checkbox"/> <b>Federal Employee Health Benefits Program (FEHBP):</b> 1-888-767-6738  <input checked="" type="checkbox"/> <b>HealthCare.gov</b>  <input checked="" type="checkbox"/> <b>Medi-Cal:</b> See Page 2  <input checked="" type="checkbox"/> <b>Military (TRICARE):</b> 1-800-363-5433  <input checked="" type="checkbox"/> <b>Veterans:</b> 1-800-827-1000 <a href="http://www.1010ez.med.va.gov/sec/vha/1010ez">www.1010ez.med.va.gov/sec/vha/1010ez</a>
+				
<b>Medicare Supplement Plans (Purple Packet)</b> 10 Plans available 6/1/10 (A,B,C,D,F,G,K,L,M,N)				
+				
<b>Medicare Part D</b> (Medicare Rx Prescription Drug Plan) 33 plans in CA				

\***Medicare Part B Premium:** If your annual income is above \$85,000 (single) or \$170,000 (couple), call SSA for your monthly premium costs.

<b>Low-Income Assistance:</b>	<b>What does it pay/cover?</b>	<b>Monthly Income Limit</b>	<b>Asset Limit</b>	<b>Where to Apply?</b>
<b>1. Medicare Savings Programs (MSP):</b>				
<b>a. Qualified Medicare Beneficiary (QMB) (E-001<sup>1</sup>)</b>	Pays Medicare's Monthly premiums: <u>Part A:</u> \$248 or \$451 <u>Part B:</u> \$99.90; plus deductibles and coinsurance amounts	\$908 single \$1,226 couple	\$6,680 single \$10,020 couple	<b>Dept. of Social Services (DSS):</b> <b>Lake:</b> (707) 995-4200 <b>Marin:</b> (415) 473-3470 <b>Mendo:</b> (707) 463-7900 Ukiah (707) 456-3740 Willits (770) 962-1102 Fort Bragg <b>Napa:</b> (707) 253-4511 <b>Solano:</b> (707) 784-8000 Fairfield (707) 553-5019 Vallejo (800) 400-6001 BAC <b>Sonoma:</b> (707) 565-2715 (877) 699-6868  <b>Website:</b> www.dhcs.ca.gov
<b>b. Specified Low-Income Medicare Beneficiary (SLMB)</b>	Pays Part B premium	\$1,089 single \$1,471 couple		
<b>c. Qualified Individual (QI)</b>	Pays Part B premium	\$1,225 single \$1,655 couple		
<b>d. Qualified Disabled Working Individual (QDWI)</b>	Pays Part A premium \$248 or \$451	\$1,815 single \$2,452 couple	\$4,000 single \$6,000 couple	
<b>e. California 250% Working Disabled (CWD) Program</b>	While working <i>you</i> pay monthly premium between \$20 to \$375 for full Medi-Cal benefits	\$2,269 single \$3,065 couple	\$2,000 single \$3,000 couple	
<b>2. Medi-Cal (Medicaid): (E-002<sup>2</sup>)</b> Note: Eff. 11/01/08, if Share of Cost (SOC) is \$501+, Medi-Cal no longer pays Medicare Part B premium.	Pays Medicare deductibles, coinsurance/copays, Part B & D premiums	<u>SSI:</u> \$830 single \$1,407.20 couple <u>A&amp;D:</u> \$1,138 single \$1,536 couple	\$2,000 single \$3,000 couple	← <b>Medi-Cal w/Share of Cost (SOC):</b> You can have higher income levels <i>and</i> qualify for Medi-Cal w/SOC.
<b>3. Extra Help for Part D Costs: (E-003<sup>3</sup>) Low-Income Subsidy (LIS)</b>	Lowers monthly premium, deductible, coinsurance, copays	\$1,361 single \$1,839 couple	\$12,640 single \$25,260 couple	<b>HICAP:</b> 1-800-434-0222 <b>Social Security Administration (SSA)</b> <b>Nationwide Phone #:</b> 1-800-772-1213 <b>Website:</b> www.SocialSecurity.gov

Note: To download Medicare Fact Sheets E-001<sup>1</sup>, E-002<sup>2</sup>, and E-003<sup>3</sup>, see [www.CaHealthAdvocates.org](http://www.CaHealthAdvocates.org).

Compliments of **HICAP** (Health Insurance Counseling & Advocacy Program)  
A Program of **Senior Advocacy Services**  
3262 Airway Drive, Suite C, Santa Rosa, CA 95403  
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