



**INSURANCE BENEFIT
NAVIGATORS**

Frequently Asked Questions

Medicare – Medicaid

Q. How do I apply for Medicare Part A&B?

A. Ways to sign up:

- Online (at Social Security) – It's the easiest and fastest way to sign up and get any financial help you may need. (You'll need to create your secure *my*Social Security account to sign up for Medicare or apply for benefits.)
- Call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- Contact your local Social Security office.
- If you or your spouse worked for a railroad, call the Railroad Retirement Board at 1-877-772-5772.

Q. What is a Medicare Supplement?

A. Medigap is Medicare Supplement Insurance that helps fill "gaps" in Original Medicare and is sold by private companies. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medicare Supplement Insurance (Medigap) policy can help pay some of the remaining health care costs, like:

- Copayments
- Coinsurance
- Deductibles

Q. What is Medicare Part C?

A. Original Medicare is made up of Medicare Part A (hospital services) and Part B (outpatient services). Medicare Part C plans are all-in-one alternative healthcare options to Original Medicare and include the same benefits as Medicare Part A and Part B plus additional coverage. Medicare Part C plans are also known as Medicare Advantage plans. These policies can offer an array of benefits ranging from dental, vision, hearing, prescription drug coverage, and gym memberships. Some even come with an OTC card, helping beneficiaries' budget for over-the-counter medications and supplies.

Q. What is a Part B premium rebate?

A. The Medicare Giveback Benefit is a Part B premium reduction offered by some Medicare Part C (Medicare Advantage) plans. If you enroll in a Medicare Advantage plan with this benefit, the plan carrier will pay some or all of your Part B monthly premium.

Q. What is the standard Medicare Part B premium?

A. Standard Medicare Part B Premium: \$170.10. This could be higher based on income (IRMAA applies).

Q. What is the Part B late enrollment penalty?

A. If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly Part B premium may go up 10% for each full 12 months in the period that you could've had Part B, but didn't enroll. If you're allowed to sign up for Part B during a Special Enrollment Period, you usually don't pay a late enrollment penalty.

Q. How much does Medicare Part A cost?

A. You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working for a certain amount of time. This is sometimes called premium-free Part A. If you aren't eligible for premium-free Part A, you may be able to buy Part A.

Q. When is the Medicare Annual Enrollment Period?

A. The best time to join a Medicare Advantage plan is when you first get Medicare. Signing up when you're first eligible can help you avoid paying a lifetime Part D late enrollment penalty. If you miss your first chance, generally you have to wait until fall for Medicare's annual Open Enrollment Period (October 15–December 7) to join a plan. During this time each year, you can also drop or switch your plan coverage.

Q. What does Medicare Part A cover?

A. Helps cover: • Inpatient care in hospitals • Skilled nursing facility care • Hospice care • Home health care

Q. What does Medicare Part B cover?

A. Helps cover: • Services from doctors and other health care providers • Outpatient care • Home health care • Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment) • Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

Q. What Does Medicare Part D cover?

A. Helps cover the cost of prescription drugs (including many recommended shots or vaccines). Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

Q. Why do I need a Medicare Prescription Drug (Part D) plan, if I don't take any medications?

A. Medicare Part D plans assist you with your prescription drug costs. The decision to enroll in a Part D plan depends on if you already have coverage through an employer/union when you are first eligible for Medicare. If you wait to enroll in a Part D plan later than 63 days past your Initial Enrollment Period (IEP) or leave your employer coverage, you could be subject to a Late Enrollment Penalty (LEP).

Q. What do I do if I can't afford to pay for my medications?

A. You may be eligible to get help paying your drug costs with a program called Extra Help. This assistance is also called Part D Low-Income Subsidy or LIS. This is a federal program that helps people with lower incomes pay for their Part D premiums and copays. You must qualify and there are different levels of help available.

Q. How do I apply for the Medicare Extra Help and Medicare saving program?

A. Online: <https://secure.ssa.gov/i1020/start>

Phone: 1-800-772-1213

Q. How do I request a replacement Medicare card?

A. If you need to replace your Medicare card because it's damaged or lost, log into (or create) your secure Medicare account at Medicare.gov to print or order an official copy of your Medicare card. You can also call 1-800-MEDICARE (1-800-633-4227) and ask for a replacement card to be sent in the mail. TTY users can call 1-877-486-2048

Q. I'm turning 65, how long do I have to sign up for Medicare Part A&B?

A. You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you enroll in Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your coverage begins the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage will start the first day of the prior month.

Q. Can I keep coverage through the Health Insurance Marketplace instead of enrolling in Medicare?

A. Even if you have Marketplace coverage, you should generally enroll in Medicare when you're first eligible to avoid the risk of a delay in Medicare coverage and the possibility of a Medicare

late enrollment penalty. Here are some important points to consider if you have Marketplace coverage:

- You need to end your Marketplace coverage in a timely manner to avoid an overlap in coverage.
- Once you're considered eligible for or enrolled in Part A, you won't qualify for help from the Marketplace to pay your Marketplace plan premiums or other medical costs. If you continue to get help paying for your Marketplace plan premiums after you have Medicare, you may have to pay back some or all of the help you got when you file your federal income taxes.

How do I apply for Medicaid?

A. Medicaid can be applied for year-round. Please use the link below to apply for the applicable state:

- Florida: www.myflorida.com/accessflorida/
1-850-300-4323
- Georgia: www.gateway.ga.gov
1-877-423-4746