

# Social Security

[www.socialsecurity.gov](http://www.socialsecurity.gov)



# Who Can Get Medicare ?

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**65 & older**

**-or-**

**24 months after entitlement to Social Security  
disability benefits**

**-or-**

**Amyotrophic Lateral Sclerosis**

**-or-**

**Permanent kidney failure and receive maintenance dialysis  
or a kidney transplant**

**-or-**

**Exposure to Environmental Health Hazards**

# When Can I Sign Up for Medicare Part B?

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## Medicare Enrollment Periods:

- **Initial – at age 65**
- **Special – if still working**
- **General – January-March**

# Medicare Has Four Parts

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## Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2014 deductible \$1,216

## Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1<sup>st</sup> \$147 in approved charges
- 2014 standard monthly premium \$104.90

# Medicare Has Four Parts

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## Part C – Medicare Advantage Plans

- Health plan options offered by Medicare-approved private insurance companies
- When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D

## Part D – Medicare Prescription Drug Coverage

- Covers a major portion of your prescription drug costs
- Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan
- You enroll with a Medicare-approved prescription drug provider not Social Security

# **Extra Help Could Further Reduce Medicare Prescription Drug Costs**

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**Extra Help is available for beneficiaries with limited resources and income to help pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan.**

**The Extra Help is estimated to be worth about \$4,000 per year.**

# Advantages of the Medicare Savings Programs

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- **Helps pay for Medicare Part B (medical insurance) premiums**
- **For some, it may help pay for Part A (hospital insurance) premiums, and Part A & Part B deductibles and co-payments**

# How Do I Apply for Extra Help?

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Complete the *Application for Extra Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020).

Here's how:

- Apply online at [www.socialsecurity.gov/i1020/start](http://www.socialsecurity.gov/i1020/start)
- Call Social Security to apply over the phone or request an application at 1-800-772-1213 (TTY 1-800-325-0778)
- Apply at your local Social Security office

Social Security will review your application and send you a letter to let you know if you qualify



# Important Enrollment Information

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## Open Enrollment Period:

- October 1 – October 15, 2013
- October 15 – December 7, 2013
- January 1, 2014

# **What you can do during the open enrollment period for Part C & Part D):**

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- Change from Original Medicare to a Medicare Advantage Plan
- Change from a Medicare Advantage Plan to Original Medicare
- Switch from one Medicare Advantage Plan to another
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to one that does

# What you can do during the open enrollment period for Part C & Part D):

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- Join a Medicare Prescription Drug Plan
- Switch from one Medicare drug plan to another
- Drop your Medicare prescription drug coverage completely

# Medicare Advantage Disenrollment Period

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January 1 – February 14, you can leave your Medicare Advantage Plan and switch to Original Medicare.

# The Affordable Care Act and You

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- **President Obama signed Affordable Care Act into law March 23, 2010.**
- **Key parts of Affordable Care Act took effect January 1, 2014.**
- **Every plan will offer comprehensive coverage – from doctors to medications to hospital visits.**
- **If your employer doesn't offer health insurance, you can buy insurance directly in a new competitive "Marketplace," available at [www.healthcare.gov](http://www.healthcare.gov).**

# For More Medicare Information

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**1-800-MEDICARE**

**(1-800-633-4227)**

**TTY 1-877-486-2048**

**[www.medicare.gov](http://www.medicare.gov)**

# *my* Social Security

**Your Online Account ... Your Control ...**

[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)



***my* Social Security is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.**

# Important Information: Changes In Certain Services

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To meet the increasing demands for our services, we need to make changes to how we provide some services to our customers.

- Effective August 1, 2014, we will discontinue providing Social Security number printouts.
- Effective October 1, 2014, we will discontinue providing benefit verification letters in our offices.

You can get an instant benefit verification letter online through a *my* Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).



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# Questions?

