



Welcome to Medicare

Medicare Starter Kit:

What you need to know about understanding your options.



Let us help you get there.

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Proprietary Information of National Healthcare Advocates

The following information is being provided by *Steven M. Farago* to help you understand your Medicare options and introduce you to National Healthcare Advocates, a company that helps Medicare-eligible individuals cut through the maze of available Medicare options, including Medicare Advantage Plans, Medicare Supplements and Prescription Drug Plans.

Important information included in this packet:

What is Medicare? Medicare is a federal system of health insurance for people over 65 years of age and for certain younger people with disabilities.

Who is CMS? CMS or the Center for Medicare and Medicaid Services is the government agency that has the task of administering the Medicare program.

Who is National Healthcare Advocates?

National Healthcare Advocates is a fully licensed Insurance Agency helping Medicare-eligible individuals and their families find the *right* health insurance plans.

Do you have other Health Coverage?

Find out what you need to know about other health coverage opportunities.

Which coverage is best for you?

Our team helps you identify the best coverage available to each individual's specific needs and budget.

Help with Medications. If you meet certain income and resource limits, you may qualify for extra help from Medicare to pay the costs of Medicare prescription drug coverage.

Health Care Profile Sheet.

List your preferred Healthcare providers and your medications so we can help determine the best plan(s) based on your specific needs.

National Healthcare Advocates specialists strive to put the customer in the highest quality product that best fits their financial and health care needs. After reviewing all of the information, refer to our checklist, and call Steven M. Farago.

What is Medicare?

Medicare insurance is for people 65 and older and people under 65 with certain disabilities. Medicare will also help people with End Stage Renal Disease and Amyotrophic Lateral Sclerosis (ALS), also called Lou Gehrig's disease.

The ABC's and D of Medicare

Part A: Hospital Insurance

Premium-free for most people and helps cover:

- Inpatient hospital stays
- Including rehabilitation hospital and psychiatric hospital care
- Skilled nursing facilities
- Hospice
- Home Health Care (in some cases)

Part B: Medical Insurance

The standard Part B premium is \$134.00 (or higher depending on your income) and helps cover:

- Most medically necessary doctors' services
- Preventive Physician care
- Outpatient hospital care and surgery, home health care, durable medical
- Mental Health Care
- Part B coverage is optional, though you may be charged a penalty fee if you are without coverage and later want to enroll in Part B

Part C: Also Known as "Medicare Advantage"

Medicare Advantage is another way to get your Medicare benefits:

- Combines Part A, Part B and often Part D
- Run by private approved insurers
- Benefits through Medicare Advantage instead of Original Medicare (parts A and B)

Part D: Prescription Drug Coverage

Part D helps cover prescription drug costs:

- Run by private approved insurers
- May help lower prescription drug costs
- Part D coverage is optional, though you may be charged a penalty fee if you are without prescription drug coverage and later want to enroll in a Part D plan.

Medicare Supplement (Medigap)

Medigap plans are supplemental insurance plans sold by private insurance companies to fill "gaps" in Original Medicare coverage. You can choose from a range of standardized plans, each offering different coverage. These plans are designed to "supplement" your original Medicare plan and can help pay Part A and B co-payments, Part A and B Coinsurance and Part A and B deductibles.

Who is CMS?

The **Centers for Medicare & Medicaid Services (CMS)**, previously known as the **Health Care Financing Administration (HCFA)**, is a federal agency within the United States Department of Health and Human Services (DHHS) that administers the Medicare program and works in partnership with state governments to administer Medicaid, the State Children's Health Insurance Program (CHIP), and health insurance portability standards. In addition to these programs, CMS has other responsibilities, including the administrative simplification standards from the Health Insurance Portability and Accountability Act of 1996 (HIPAA), quality standards in long-term care facilities (more commonly referred to as nursing homes) through its survey and certification process, and clinical laboratory quality standards under the Clinical Laboratory Improvement Amendments.

Who is National Healthcare Advocates?

National Healthcare Advocates is a fully licensed Insurance Agency helping Medicare eligible individuals and their families find the *right* health insurance plans.

Our Team:

Is comprised of experienced and talented individuals in the area of Medicare and are customer focused and driven. We strive to put the customer in the highest quality product that best fits their financial and health care needs.

Our Mission:

Is to provide knowledgeable and easy to understand information to individuals looking for various insurance products.

Our Values:

- 1.) To focus on and commit to the health care needs of our customers.
- 2.) To be passionate about satisfying our customer's needs and honoring commitments that we have made to them.
- 3.) To act with honesty and integrity without compromising the truth.
- 4.) To apply the Golden Rule to our daily actions, both professionally, and personally.

When experience matters, our mission has been strongly linked to both the beneficiaries it serves and the Medicare program. After talking with thousands of individuals, we know the time and energy it takes going over all the websites and materials for each and every product. Our team helps you identify the best coverage available to each individual's specific needs and budget. We will help remove the uncertainty and assist you in selecting the best, most affordable Medicare plan to fit your specific health care needs and preferences.

Other Health Coverage Opportunities

Retiree Coverage - How your retiree group health plan coverage works depends on the terms of your specific plan. Your employer or union, or your spouse's employer or union, might not offer any health coverage after you retire. If you can get group health plan coverage after you retire, it might have different rules, and might not work the same way with Medicare.

Cobra

Your employer may or may not offer retiree Health Care; you may still have rights to COBRA coverage. Call your Human Resources department for more details.

Tri-Care

The Department of Defense health care program, known as TRICARE, provides health care coverage for medical services, medications, and dental care for military families, retirees, and their and survivors.

Medicare and Other Health Insurance Coverage

If your spouse still works when you become eligible for Medicare, you will need to decide whether to sign up for Medicare or postpone your enrollment. Your employer or union representative may help guide you through this decision-making process.

Which Coverage is better for you?

Choosing a Plan - Medicare can be a puzzling topic. National Healthcare Advocates will help individuals cut through the maze of available Medicare options, including Medicare Advantage Plans, Medicare Supplements and Prescription Drug Plans. *That's why we are here to help free of charge.* Medicare Health Insurance is offered uniformly throughout the country and we offer our services *nationally*, throughout the United States.

Help with Medications

Low Income Subsidy (LIS)

Help with Medications: If you meet certain income and resource limits, you may qualify for Extra Help from Medicare to pay the costs of Medicare prescription drug coverage.

In 2013, drug costs for most people who qualify will be no more than \$2.65 for each generic/\$6.60 for each brand-name covered drug. Other people pay only a portion of their Medicare drug plan premiums and deductibles based on their income level.

To qualify, your yearly income in 2017 is limited to \$18,090 for an individual or \$24,360 for a married couple and up to \$13,820 in resources (\$27,600 for a married couple).

Medicaid

Each state operates a Medicaid program that provides health coverage for lower-income people, families and children, the elderly, and people with disabilities.

The eligibility rules for Medicaid are different for each state, but most states offer coverage for adults with children at some income level. In addition, beginning in 2014, most adults under age 65 with individual incomes up to about \$15,000 per year will qualify for Medicaid in every state.

To learn more about your state Medicaid program and other options available to you visit medicaid.gov.

Let's get started into depth about your options:

Checklist: What you need to do first.

Of course you will have many questions and we will need some information from you. Rest assured we do not work with any insurance company or your employer. Sharing any information with a third party is against the law without your consent. What we discuss is confidential between us.

Remember, this is a free service to you:

1. Get your Medicare card and determine your effective dates for Medicare Part A and Medicare Part B. We need this important information. Part A: _____ Part B: _____
2. Determine if you are eligible for Medicaid by contacting your local Medicaid office.
3. Review your options for other health care coverage; you may need to contact your employer or union, or your spouse's employer or union.
4. Complete the Health Care Profile including your preferred doctors and hospital names and addresses.
5. Complete the Health Care Profile with your current medications.

We look forward to helping you understand your Medicare options and to help choose the right plan for your needs and budget.



Health Care Profile

Toll Free 866.279.8926 Fax 866.588.1028

Instructions: Print and fill out form in its entirety and email: sfarago@nationalhealthcareadvocates.com or print and fax.

Primary Care Physician:

Phone Number:

Specialist:

Phone Number:

Specialist:

Phone Number:

Specialist:

Phone Number:

Other:

Phone Number:

Preferred Hospitals:

Prescription Drug List
