

Program Name: Medicare

Agency: United States Centers for Medicare and Medicaid Services

Description: Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Some people get Medicare automatically, others have to actively sign up -- it depends if you start getting retirement or disability benefits from Social Security before you turn 65.

It is divided into parts: Medicare Part A provides hospitalization coverage; Part B provides outpatient coverage (doctors visits, etc.) and Part D provides prescription drug coverage. Part C lets private companies do all of the above for an extra fee.

Website: www.medicare.gov

Eligibility:

- Eligible if 65 or over, have end-stage renal disease or ALS (regardless of age), or have been disabled & receiving SSDI for more than 24 months.

Limitations:

- Part A (hospital coverage) is automatic enrollment at 65, but people must choose to enroll in Part B (doctor's visit coverage) and pay a premium which rises most years with inflation. Part B average cost: \$109/month for SS recipients paying the premium through SS benefits; \$134/month for individuals earning \$85,000 or less; or couples earning \$170,000 or less. For those earning more, payment amounts increase up to a maximum of \$428.50/month. The longer a person over 65 waits to sign up for Medicare, the greater the premiums they will have to pay for Parts B and D.
- Immigrants: "Lawfully present" immigrants with 40 quarters of work history qualify. Those who have been in the country 5+ years but have not worked long enough can purchase coverage.

Amount:

- Part B has a yearly deductible of \$183. After deductible is met, recipient pays 20% of Medicare-approved amount for services. Part D has an initial deductible of \$400. After this, Medicare will pay cost of prescriptions until total reaches \$3700. Between \$3700 and \$4950, there is a coverage gap or "donut hole," where Medicare no longer pays full cost. While in the gap, recipient pays ~40% of price for brand name drugs and ~50% for generics, until total reaches \$4950 when full coverage resumes.

How to Apply:

People who have chosen to receive Social Security at 65 or have been on SSDI for 24 months are automatically enrolled in Medicare at that point and will be mailed a members card for Part A coverage. Those with end-stage renal disease or ALS, or not receiving Social Security yet, must request a card.

For more information, call 1-800-633-4227.

Linked Services? None directly.

Right to appeal? Extensive and complex system of appeals, consisting of five levels, if denied payment/coverage for Medicare-related health services. Unclear if there is a time limit for appeal. Medicare's website does not address issue of appealing denial of initial application for Medicare.

Retroactive? Not in general or useful way. Some disabled may see Medicare retroactively pay for some services previously paid by MassHealth.