



MEDICARE

The Advocacy Center of Louisiana (AC) is a statewide non-profit agency providing free legal services to people with disabilities and seniors.

WHAT IS MEDICARE?

Medicare is a federal health insurance program for people age 65 or older, certain people with disabilities under age 65, and people of any age who have permanent kidney failure or Lou Gehrig's disease.

WHO IS ELIGIBLE?

1. Most people age 65 or older are eligible for Medicare Part A (hospital insurance), based on their own or their spouse's work record.
You are eligible at age 65 if:
 - a. You receive Social Security or Railroad Retirement benefits, **or**
 - b. You could receive Social Security or Railroad Retirement benefits, but have not filed for them, **or**
 - c. You or your spouse has certain government retirement benefits.
2. **If you are less than 65 years of age, you are eligible for Medicare hospital benefits if:**
 - a. You have been entitled to Social Security or Railroad Disability benefits for more than 24 consecutive months, **or**
 - b. You are a government employee who has become disabled and who meets certain criteria, **or**
 - c. You receive maintenance dialysis or have had a kidney transplant, and you are either:
 - (1) Insured or getting monthly benefits under Social Security or the Railroad Disability system, **or**
 - (2) You have worked long enough in government to be insured by Medicare.
 - d. You have Lou Gehrig's disease.

WHAT DOES MEDICARE COVER?

1. **PART A (Hospital Insurance)** helps to pay for inpatient hospital care, some inpatient care in a skilled nursing facility, home health care and hospice care. Generally, people age 65 and older can get premium-free Medicare Hospital Insurance benefits, based on their own or their spouse's employment record.
2. **PART B (Medical Insurance)** helps pay for doctor services, outpatient hospital services, durable medical equipment, and other medical services and supplies that are not covered by Part A.

FOR WHAT COSTS ARE YOU RESPONSIBLE?

Medicare only pays 80% of the fee it determines is reasonable. Therefore, you may have to pay fees and charges which are greater than the amount approved by Medicare. You will also be responsible for goods and services Medicare does not cover such as routine examinations. Medicare has **deductibles** which may change each year. In 2011, the Part A deductible is \$1132 per benefit period. (A benefit period begins the day you are hospitalized and ends after you have been out of the hospital or skilled nursing facility for 60 consecutive days.) The Part B deductible is \$162 per year. Under Medicare, you may also have to pay part of the costs of some services. These are called **co-insurance** amounts.

CAN MEDICARE BE PURCHASED BY INELIGIBLE PERSONS AGED 65 AND OVER?

YES. Anyone can choose to buy Medicare coverage. The cost of Medicare Part A (hospital insurance) is based on your own or your spouse's work record. For persons who have never worked or who have 29 quarters or less of coverage, the cost in 2011 is \$450 per month. For persons with 30 to 39 quarters on their earning record, the cost in 2011 is \$248 per month. If you have not worked but your spouse has, and if you have been married at least a year, you may be covered on your spouse's work record. The cost of **Medicare Part B** (medical insurance) is \$96.40 or \$110.50 per month. The cost of Medicare Part B (medical insurance) will stay the same at \$96.40 or \$110.50 per month if you were enrolled in Medicare in 2010. However, those people who are newly enrolled in Medicare Part B in 2011 will pay \$115.40 per month.

APPEALS

If your claim for Medicare benefits is denied, you may appeal the decision and subsequent decisions. **It is important to file your appeal within the time stated in the notice.** File an appeal in writing and keep a copy. Many denials are reversed on appeal. Contact the Advocacy Center for information and/or assistance.

For Assistance:

Call TOLL-FREE 1-800-960-7705 (Voice or Relay)

8325 Oak Street, New Orleans, LA 70118

Visit our website at www.advocacyla.org

Serving Louisianians, statewide

To request services in Vietnamese, call 1-800-960-7705, extension 4.

Để đòi hỏi những công tác (dịch vụ) bằng tiếng Việt, xin gọi 1-800-960-7705, mở rộng 4.

For information in Spanish please call 1-800-960-7705, ext. 3.

Para información en español por favor llame 1-800-960-7705, ext. 3.

*You may want to contact the Senior Health Insurance Information Program (SHIIP), **TOLLFREE at 800-259-5301 or 225-342-5301***