

# Health Insurance Webinar Series: Medicare A & B



# What is Medicare?

- Medicare is a government sponsored and administrated medical insurance program for individuals who:
  - Are over the age of 65 and collecting Social Security or Railroad retiree benefits.
  - Are disabled and collecting Social Security Disability for 2 years (24 months).
  - Have a diagnosis of end stage renal disease (permanent kidney failure or requiring a kidney transplant).
  - Have a diagnosis of ALS (Lou Gehrig's disease); must be collecting social security disability; no 24 month waiting period.

# What does Medicare Cover?

## Medicare Part A

- Inpatient medical and psychiatric care provided in hospitals
- Skilled nursing facility care (SNF)
- Hospice
- Home health care

## Medicare Part B

- Doctor/healthcare provider visits
- Outpatient care
- Durable medical equipment
- Outpatient mental health treatment
- Preventive services
- Labs

# What is NOT Covered by Medicare?

- Long term care
- Custodial care
- Private duty homecare
- Routine dental/eye care
- Dentures
- Most prescription medications
- Cosmetic surgery
- Acupuncture
- Hearing aids



# Other Important Facts About Medicare A & B Coverage

- You can go to any doctor/hospital as long as they are participating Medicare providers.
- You do not need to choose a primary care doctor.
- You do not need referrals to see a specialist, but the specialist must also be a participating Medicare provider.

# Key Terms to Know to Navigate Medicare

- Premium
- Deductible
- Co-pay
- Co-insurance
- Benefit Period
- Initial Enrollment Period
- General Enrollment Period
- Open Enrollment Period
- Special Enrollment Period
- Late Enrollment Penalty
- Homebound status
- Medicare Approved Amount

# What does Medicare Part A Cost?

- PART A-**Premium**
  - No premium if individual/spouse has work history
  - If no work history, monthly premium is \$411
- Part A-**Deductible** (Inpatient Hospital)
  - \$1288 for each benefit period
  - Days 1-60: \$0 coinsurance per benefit period
  - Days 61-90: \$315 coinsurance per day of each benefit period
  - Days 91 and beyond: \$630 coinsurance per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime)
  - Beyond lifetime reserve days: individual is responsible for all costs

# How Much Does Medicare Part B Cost?

Premium: \$104.90 per month unless you were new to Medicare eligibility in 2016, then based on income.

If your yearly income in 2014 (for what you pay in 2016) was			You pay each month (in 2016)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$121.80
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$170.50
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$243.60
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$316.70
above \$214,000	above \$428,000	above \$129,000	\$389.80

+ **Deductible** \$166 p/year

+ **Co-Insurance** (cost sharing) 20% of "usual and customary" charges



# Cancer and Medicare

- Chemotherapy treatments received in a physician's office or outpatient infusion centers are covered under Part B.
  - *Thus, these services are covered at 80%.*
- Radiation treatments are covered under Part B.
  - *Thus, these services are covered at 80%.*

# Cancer Care and Medicare

- Certain oral chemotherapy drugs can also be given by IV
  - These drugs are covered under Part B.
  - They are covered at 80% and are available via retail/specialty pharmacy
    - Xeloda
    - Melphalan
    - Busulfan
    - Temodar
    - Topotecan
    - Etoposide
    - Methotrexate
    - Cytosan
    - Trexall
    - Certain antiemetics given in the first 72 hours after chemotherapy

# References and Resources

- Medicare and You 2017
  - [www.medicare.gov](http://www.medicare.gov)
- Medicareresources.org
  - Medicare Smarts Quiz - <https://www.medicareresources.org/quiz/medicare-smarts/>
- National Council on Aging Benefits Check Up
  - [www.benefitscheckup.org](http://www.benefitscheckup.org)
- Medicare Premiums: Rules for Higher Income Beneficiaries
  - <https://www.ssa.gov/pubs/EN-05-10536.pdf>

# Other Webinars in This Series

## [www.oncolink.org/insurance](http://www.oncolink.org/insurance)

### Updated for 2017:

- Medicare Advantage plans
- Medicare Part D
- Medigap plans
- The Affordable Care Act
- Medicaid
- Health Insurance 101
- COBRA

### New for 2017:

- Help is Available: Financial Assistance Overview
- The Tough Stuff: Late enrollment, penalties and life changing events



# For More Information

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