

Medicare 101

Presented by the Chemung County Department of Aging and Long Term Care

Confused by Medicare? We have the answers! Certified health insurance (HIICAP) counselors from the Department of Aging will present Medicare 101 to employers and their employees, organizations, groups or clubs in Chemung County. The presentation will include Medicare enrollment periods, the 4 parts of Medicare, and how to decide what coverage is right for you. We will also discuss the transition from the Health Insurance Marketplace to Medicare and assistance for individuals with limited income and resources. We hope to help you gain a better understanding of the perplexing world of Medicare and to inform you about your decisions related to Medicare and other health insurance products.

Join us at the Chemung County Department of Aging and Long Term Care

Monday January 14th at 2:30 **Monday February 11th at 2:30**
Saturday March 23th at 9:00am **Big Flats Community Center**
Thursday April 18th at 5:00 **Monday May 13th at 2:30**
Tuesday June 11th at 5:00 **Tuesday August 13th at 5:00**
Monday September 9th at 2:30 **Monday October 21th at 2:30**
Monday December 16th at 2:30

425 Pennsylvania Avenue, Elmira, NY

If you are nearing retirement age or if you have caregiving responsibilities or aging parents, this presentation may be of great value to you. The presentation typically runs around 2 hours and can be customized to meet the needs of your group or organization. Please call for more information about dates and locations. **To schedule a presentation or to RSVP to this event please contact the Department of Aging at 737-5520.**

Need help paying for Medicare? Ask about these programs:

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles. There are three main Medicare Savings Programs: **Qualified Medicare Beneficiary (QMB)**, **Specified Low-Income Medicare Beneficiary (SLMB)** and **Qualifying Individual (QI)** program. Each program has different eligibility limits.

- Medicaid is health insurance for people with low incomes. Even if you have Medicare, you can also get Medicaid to lower your health care costs. Medicaid pays your Medicare deductibles and coinsurances if you see doctors who participate in Medicare and Medicaid or who are in your Medicare private health plan's network. These doctors can't charge you anything for Medicare-covered services.
 - To apply for Medicaid, mail in an application or go to your local Department of Social Services office.
 - If you have Medicaid, you probably also qualify for the Qualified Medicare Beneficiary Program (QMB). The government will pay your premiums if you are enrolled in the QMB program. (See below.)
 - Medicaid covers additional benefits, such as dental, vision, and long-term care.
 - If your income seems a little too high, contact your local Medicaid Office. You may qualify for Medicaid spend-down.
- 2. QMB — Qualified Medicare Beneficiary Program**
- Pays your Medicare premiums. Also, if you enrolled in the QMB program, providers can't charge you Medicare deductibles or cost-sharing for Medicare-covered services if you see providers who participate in Medicare or are in your Medicare private health plan's network.
 - You can have both QMB and Medicaid.
- 3. SLMB — Specified Low-Income Medicare Beneficiary Program**
- Pays your Medicare Part B premium.
 - You can have both SLMB and Medicaid.
- 4. QI — Qualifying Individual Program**
- Pays your Medicare Part B premium.
 - You can't have both QI and Medicaid.

5 Key Facts about your NEW Medicare Cards

- 1. Your new card will NOT have your social security number on it!**
The new cards will have a random 11 digit identifier that's a mix of numbers and letters.
- 2. You will not see your new cards before April 2018.**
This transition period will begin no earlier than April 1, 2018 & run through April, 2019.
- 3. This change will take some time.**
With over 55 million Medicare beneficiaries in the US, moving to new Medicare numbers and cards requires a lot of change to the CMS systems.
- 4. Your benefits will stay the same.**
The new Medicare numbers will NOT change anything in your coverage. You can start using your new card as soon as you receive it.
- 5. You do NOT need to do anything.**
This change will be automatic. There is no need to confirm your personal information with Medicare. When CMS sends your new Medicare card, they will mail it to you.

SCAM ALERT

**Scammers posing as Medicare Reps will call asking for your current Medicare number & offer to send you a new card. STAY ALERT. Never give your information to anyone suspicious over the phone!
Contact the NY Senior Medicare Patrol at 877-678-4697 to report this!**