

We will begin shortly

MEDICARE 101

PART 1

MEDICARE ELIGIBILITY &
PARTS A & B COVERAGE

Presented by:
PPACG Area Agency on Aging
Senior Insurance Assistance Program (SHIP)

Who We Are

The mission of the Pikes Peak Area Agency on Aging is to help older area residents remain in their homes by removing barriers to independent living. We assist with the coordination and development of a comprehensive system of services for older persons in El Paso, Park, and Teller counties. We provide leadership and advocacy for the needs and concerns of the elderly.



Senior Insurance Assistance Program (SHIP)

The Colorado State Health Insurance Assistance Program (SHIP) provides free, unbiased, in-depth, one-on-one insurance counseling and assistance to Medicare beneficiaries, their families, friends, and caregivers for:

- Original Medicare, Medicare Advantage (Part C), Medicare Prescription Drug Plans (Part D), and Medicare Supplemental Plans (Medigap)
- Insurance plans for retirees
- Applying for programs for those with low incomes/resources
- We service 9 counties in Colorado: El Paso, Park, Teller, Lake, Custer, Chaffee, Fremont, Huerfano, and Las Animas

Colorado Springs: (719) 471-2096

Statewide: (888) 696-7213



What is Medicare?

Medicare Has 3 Parts

Part A: Hospital
Insurance



Part B: Medical
Insurance



Part D: Prescription
Coverage



Part C: Advantage
Health Plans



Who Runs Medicare?

► Social Security Administration (SSA):

- Determines eligibility
- Processes enrollment
- Replaces Medicare cards
- Provides toll-free customer service

Contact Social Security Administration:

(800) 772-1213

Monday-Friday, 7am – 7pm

www.ssa.gov

► Centers for Medicare & Medicaid Services (CMS):

- Administers program
- Processes claims
- Determines benefits
- Pays providers
- Provides 24/7, toll-free customer service

Local Office:

(888) 880-0688

Monday-Friday, 9am-4pm

2306 East Pikes Peak Ave

Colorado Springs, CO 80909

1-800-MEDICARE (1-800-633-4227)

Medicare Eligibility

- ▶ Individuals 65 and older (under 65 with certain disabilities)
- ▶ Individuals receiving benefits from Social Security or the Railroad Retirement Board (RRB)
- ▶ United States Citizens
- ▶ Individuals lawfully admitted for permanent residence (residing in the United States for 5 consecutive years)
- ▶ Individuals that “hitchhike” on their spouse's work record
- ▶ Individuals with End Stage Renal Disease (ESRD) with a kidney transplant or receiving dialysis regularly for at least 3 months
- ▶ People with Amyotrophic Lateral Sclerosis (ALS) and diagnosed for at least 6 months
- ▶ Disabled adults and children receiving Social Security disability benefits for 24 months

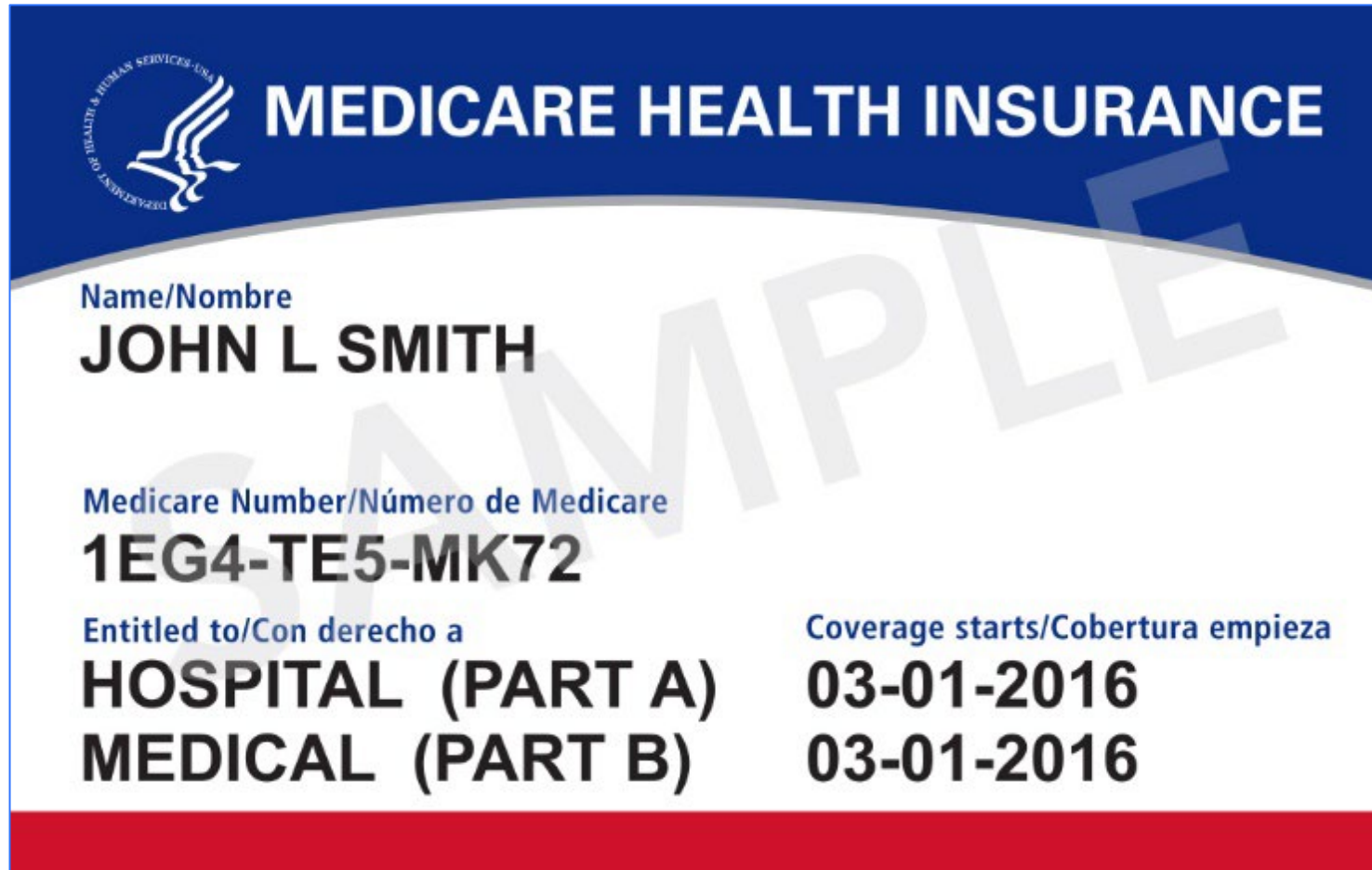
When to Enroll in Medicare

- ▶ You don't have to be retired
- ▶ Your Initial Enrollment Period (IEP):
 - Lasts 7 months
 - Begins 3 months before your 65th birthday
 - Includes the month you turn 65
 - Ends 3 months after you turn 65
- ▶ There are other times you may enroll, but you may incur a penalty if you delay
- ▶ Part A Penalty: If you aren't eligible for free Part A and you don't buy when you turn 65
 - Example: If you were eligible for Part A for 2 years, but did not sign up, you'll have to pay a 10% higher premium for 4 years.

Enrollment Periods

Enrollment Period	Begins	Ends
Initial Enrollment Period (IEP)	3 months before the month of 65 th birthday	3 months after the month of 65 th birthday
Special Enrollment Period (SEP)	The month after you lose employer coverage – based on active employment	8 months after coverage ends
General Election Period (GEP) *Penalty may apply	January 1 st	March 31 st Coverage begins 1 st day of month following enrollment

Medicare Card



The image shows a sample Medicare Health Insurance Card. The card has a blue header with the Department of Health & Human Services logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name is listed as "JOHN L SMITH". The Medicare Number is "1EG4-TE5-MK72". The card also lists the coverage for Hospital (Part A) and Medical (Part B), both starting on 03-01-2016. A large, light gray "SAMPLE" watermark is visible across the center of the card.

 MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

How to Get Prepared

- ❑ Make sure your mailing address is up to date with Social Security. If you need to update or correct your address, contact Social Security at (800) 772-1213 or online through your MySocialSecurity.gov account. TTY users can call (800) 325-0778.
- ❑ Beware of anyone who contacts you about your new Medicare card. Social Security will never ask you for personal or private information to give you your Medicare number or card.



What You Can Do Online

www.socialsecurity.gov

APPLY FOR BENEFITS

Apply for Social Security retirement/spouse's benefits	www.socialsecurity.gov/applyforbenefits
Apply for Social Security disability benefits	www.socialsecurity.gov/applyfordisability
Apply for Medicare	www.socialsecurity.gov/medicareonly
Apply for Extra Help with your Medicare prescription drug costs	www.socialsecurity.gov/i1020

ESTIMATE YOUR FUTURE BENEFITS

Create a my Social Security account to get your <i>Social Security Statement</i> : • Check your earnings record; and • See estimates of your potential benefit amounts.	www.socialsecurity.gov/myaccount
Get your retirement benefit estimate	www.socialsecurity.gov/estimator
Use our benefit planners to calculate your retirement, disability, and survivors benefits	www.socialsecurity.gov/planners

IF YOU GET BENEFITS

Create a my Social Security account and: • Get your benefit verification letter; • Check your benefit and payment information and your earnings record; • Change your address and phone number; • Start or change direct deposit of your benefit payment; and • Get a replacement SSA-1099/1042S.	www.socialsecurity.gov/myaccount
Get a replacement Medicare card	www.socialsecurity.gov/myaccount

You may be able to use your free **my Social Security** account at www.socialsecurity.gov/myaccount to request a replacement Social Security card online, as long as you live in one of the participating states or the District of Columbia, are not requesting a name change or any other change to your card, and you meet other requirements.

Find answers to frequently asked questions at

www.socialsecurity.gov/faq



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Medicare 2025

- Medicare.gov website has been updated to be more user friendly
- All beneficiaries are encouraged to create a MyMedicare.gov account
- Will be key aspect of using the new Medicare Plan Finder during the Annual Open Enrollment Period to review Part D and Advantage Plan options
- Open Enrollment Period is October 15 – December 7

Create an Account for a Personalized Medicare Plan Finder Experience

When you create an account, you can:

- Build a better drug list. We'll make suggestions based on prescriptions you filled within the last 12 months.
- Modify your drug list and save changes.
- Compare benefits and costs in your current plan to other plans available in your area.
- See prices based on any help you get with drug costs.

[Create your new account](#)

If you want access to personalized information and features, you'll need to create an account. Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) and click "Log in or create account."

Have the following information ready (for yourself or the person you're helping):

1. Medicare Number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare number on the letter you get from Social Security after you enroll.
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date (find this on your Medicare card)



Once you add this information and select "Next," you can create a username and password and use your new Medicare account. You can write your username and a password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My Username:	My Password Hint:
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[Forgot your username or password?](#)

If you have an existing account, but forgot the username or password, click "Trouble signing in?" under the Username box on the log in page. You'll need this information:

1. Medicare number
2. Last name
3. Date of birth



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August 2019

Medicare Part A



Part A: Do I Need to Sign Up?

► Things to Consider:

- You will automatically be enrolled if already receiving Social Security income or Railroad Retiree Benefit income
- Are you or your spouse actively working and covered by an employer plan? You may be able to delay enrollment
- There may be a penalty if you delay

Part A: How Much Does It Cost?

- ▶ Most people receive Part A premium free if they have 40 working quarters (or 10 years)
- ▶ Those with 30 – 39 working quarters (or 7.5-10 years) pay a premium of \$285/month
- ▶ Those with less than 30 working quarters pay a premium of \$518/month
 - Eligibility and working quarters are determined by Social Security
 - Contact Social Security to sign up

Part A: Hospital Insurance



dreamstime.com

Part A: Inpatient Hospital Stay

► Hospital Coverage Amounts (2025):

- \$1,676 deductible each benefit period
- \$0 (days 1-60)
- \$419 co-insurance/per day (days 61-90)
- \$838 co-insurance/per day (days 91+) lifetime reserve days
- All costs after lifetime reserve days (60) are exhausted

► Benefits Period Defined:

- 90 days of hospital care, if needed
- New benefit period starts when no care was provided as an inpatient at a hospital or Skilled Nursing Facility for 60 days

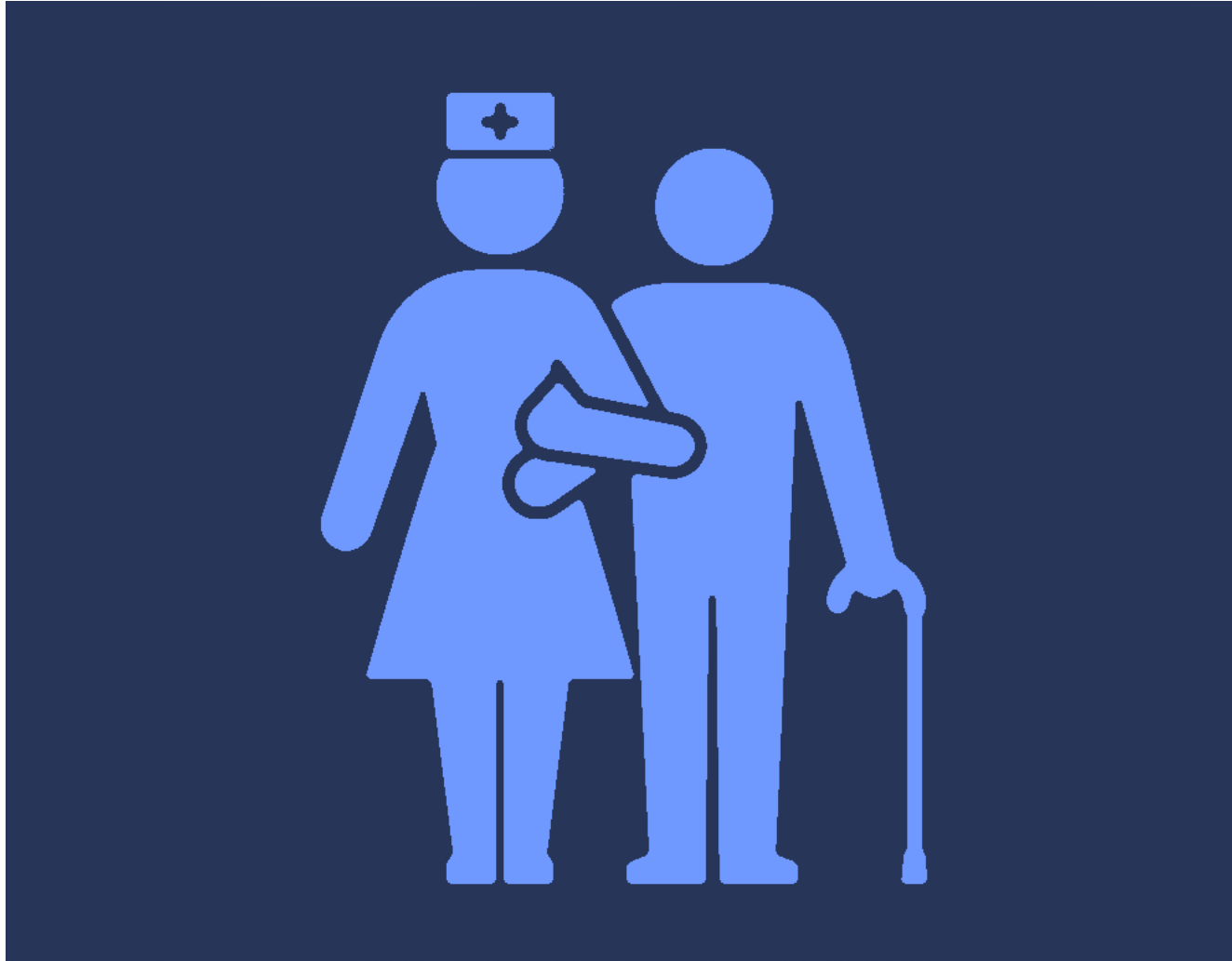
► Psychiatric Hospital:

- Lifetime maximum of 190 days in a participating psychiatric hospital

Part A: Non-Covered Services

- ▶ Private Room*
 - Unless medically necessary and doctor ordered
- ▶ First three pints of blood**
- ▶ Private duty nursing/sitters
- ▶ Self administered drugs
- ▶ A television or phone in your room (if there's a separate charge for these items)
- ▶ Personal care items (like razors or slipper socks)

Part A: Skilled Nursing Facility



Part A: Skilled Nursing Facility

► Skilled Nursing Facility (SNF) costs

- Days 1-20 of each benefit period:
 - ❖ All covered services paid 100% by Original Medicare
 - ❖ Benefits may be different with Advantage plans
- Days 21-100 of each benefit period:
 - ❖ Medicare pays all covered services except a co-insurance rate of \$209.50 per day
- Beginning on Day 101:
 - ❖ Patient pays all costs, Medicare benefit exhausted

Part A: Home Health Care & Hospice



Part A: Home Health Care & Hospice

- ▶ Requires doctor to certify eligibility
- ▶ Deductibles usually do not apply
- ▶ 100% payment of home health care services
 - 80% for Durable Medical Equipment (DME)
- ▶ Some limits apply

Medicare Part B



Part B: Should I Sign Up?

Things to Consider:

- ▶ You will be automatically enrolled if already receiving Social Security Income or Railroad Retirement Benefits
- ▶ Are you or your spouse actively working and covered by employer plan?
 - May be able to delay enrollment
- ▶ Most people pay a monthly premium
 - Amount depends on income
 - Usually deducted from SSA/RRB income

Part B: Should I Sign Up?

- ▶ Sometimes, you must have Part B if you:
 - Want to buy a Medigap Policy
 - Want to join a Medicare Advantage Plan
 - Are eligible for TRICARE
- ▶ With Veterans benefits, it's optional:
 - You will pay a penalty if you don't sign up during your Initial Enrollment Period

Should I Keep/Sign Up for Part B?

- ▶ If you're still working and have group coverage:
 - You may want to delay Part B
 - No penalty if you enroll while you are actively working
 - Will get a Special Enrollment Period
- ▶ Special Enrollment Period (SEP):
 - After employment ends, you have 8 months to enroll in Medicare without incurring a penalty
- ▶ General Enrollment Period (GEP):
 - Enroll between January 1 – March 31, coverage starts the first day of the following month
 - May incur a penalty

Part B: How Much Does It Cost?

- ▶ Monthly Medicare Part B Premium:
 - \$185 base premium for 2025
 - Automatic monthly deduction from Social Security check, Railroad Retirement benefits, or Federal Government Pension check
 - May be billed directly if not receiving one of the above incomes
- ▶ Late Enrollment Penalty:
 - Penalty is 10% per year times the number of years, added to your monthly premium-FOREVER!

*Part B Premiums are means tested based on annual income

Part B: How Much Does It Cost?

- ▶ Out-of-Pocket Costs (2025):
 - \$257.00 annual deductible for 2025
 - After annual Part B deductible is met, Medicare pays 80% of approved amount for most Part B services (deemed medically necessary)
 - Beneficiary pays remaining 20%
- ▶ Income-Related Monthly Adjustment Amount (IRMAA):
 - Means-Tested
 - Based on tax return filed 2 years prior (2023)

Part B: How Much Does It Cost?

Means Tested Premiums for 2025

Annual Income		Monthly Premium
Individual	Married Filing Jointly	
Equal to or below \$106,000	Equal to or below \$212,000	\$185
\$106,001 - \$133,000	\$212,001 - \$266,000	\$259
\$133,001 - \$167,000	\$266,001 - \$334,000	\$370
\$167,001 - \$200,000	\$334,001 - \$400,000	\$481
\$200,001 - \$499,999	\$400,001 - \$749,999	\$592
\$500,000 and above	\$750,000 and above	\$629

Part B: Medical Insurance



Part B: Covered Services

- ▶ Doctors
- ▶ Lab/X-ray
- ▶ Medical/Surgical/Anesthesia, Second Opinion
- ▶ Blood beginning with the 4th pint
- ▶ Ambulance (emergency)
- ▶ Annual flu shots, Hepatitis B, Pneumonia shot, Shingle's vaccine
 - Part B pays the cost to administer the vaccine only
- ▶ Physical Therapy, Occupational Therapy, Speech Therapy (with limits)
- ▶ Durable Medical Equipment (DME)
- ▶ Limited coverage for other services (with medical necessity)

Part B: Non-Covered Services

- ▶ Routine physicals
- ▶ Routine foot care
- ▶ Hearing aides or the fitting of them
- ▶ Routine eye exams/glasses/refractions
- ▶ Dental care
- ▶ Cosmetic surgery
- ▶ Massage therapy

Part B: Preventative Services

- ▶ Welcome to Medicare Preventive Visit
- ▶ Annual 'Wellness' Review
- ▶ Many more services:
 - Cardiovascular screening
 - Colorectal screening
 - Diabetes screening services and supplies
- ▶ Review Medicare & You for more detailed information
 - Blue Apple symbols 

Medicare Savings Program (MSP)



Medicare Savings Programs

- ▶ Can help pay the Medicare Part B premium
- ▶ May help with other Medicare Part A and B deductibles and coinsurance amounts
- ▶ Approval automatically qualifies for help with Medicare Part D costs
- ▶ Must apply for Medicare Savings Programs through the local Department of Human Services
 - Automatically enrolled if on some Medicaid programs such as SSI Mandatory, Old Age Pension (OAP), and Long-Term Care (LTC)
- ▶ Must meet income and resource guidelines and limits

Medicare Savings Programs 2025

Income Limits

Qualified Medicare Beneficiary (QMB)	(Single) \$1,325	(Couple) \$1,783
Specific Low-Income Medicare Beneficiary (SLMB)	(Single) \$1,585	(Couple) \$2,135
Qualifying Individual (QI-1)	(Single) \$1,781	(Couple) \$2,400
Qualified Working Disabled Individual (QDWI)	(Single) \$2,629	(Couple) \$3,545
Low Income Subsidy (LIS)	(Single) \$1,957	(Couple) \$2,644

*All amounts include \$20 disregard added

Resource Limits

QMB, SLMB, & QI-1	(Single) \$11,160	(Couple) \$17,470
QDWI	(Single) \$4,000	(Couple) \$6,000
LIS	(Single) \$17,600	(Couple) \$35,130

- Countable: Checking and savings accounts, Certificate of Deposits (CD's), Individual Retirement Accounts (IRA's), stocks, bonds, trusts, annuities, second homes
- Not Countable: Primary residence, primary vehicle, personal possessions, burial plot, burial allowance up to \$1,500

**Income and resource limits change in January each year

Still Have Questions?

Your local Colorado SHIP
is here for you!



For in depth, one-on-one insurance counseling and assistance with Medicare, call the toll-free statewide number to find a local SHIP near you: (888) 696-7213

For more information about the SHIP program and volunteer opportunities, please visit:
www.shiptacenter.org

Be Alert for Scammers!

Medicare covers the COVID-19 vaccine at no cost to you. If anyone asks you to share your Medicare Number or pay for access to the vaccine, you can bet it's a scam!



The Colorado **Senior Medicare Patrol** educates and empowers you to **Protect, Detect,** and **Report** potential Medicare fraud, errors, and abuse.

For more information, education or volunteer opportunities, or to report a concern, call the Colorado SMP hotline at (800) 503-5190 or visit www.smpresource.org to find a SMP near you.

Want to Make a Difference in Your Community?

Be a Crime Fighter! Fight Fraud – Educate – Empower!

In just a few hours each month, you can help prevent identity theft, scams, healthcare fraud, and other crimes that target older Colorado residents!

Here's what YOU can do as a Senior Medicare Patrol volunteer to help your community:

- Put Your Experience and Skills to Work
- Learn How to Spot Medicare Scams and Errors
- Educate and Empower Consumers

How Do Volunteers Help Stop Fraud?

- Schedule/Group Presentations
- Distribute Information at Senior Health Fairs
- Recruit Volunteer Candidates
- Advise on Where to Get Help if Fraud is Suspected

The Senior Medicare Patrol (SMP) empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. SMP's are here to answer your questions. Advice is free, confidential, and objective. Medicare is complicated; what may seem like an error may simply be the result of a misunderstanding about benefits. It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. The Colorado Senior Medicare Patrol is here to help.

For more information, contact Katie Ostini at the Pikes Peak Area Agency on Aging at (719) 471-2096 x 142 or KOstini@ppacg.org



Navigating Medicare



Preventing Medicare Fraud

Questions?



Contact Information

PPACG Area Agency on Aging
Senior Insurance Assistance Program

Katie Ostini, SHIP Coordinator

Kostini@ppacg.org



We staff one full time counselor, three part time counselors, and one volunteer, all fully trained and certified by Medicare and the state of Colorado, to assist you.

(719) 471-2096 - in El Paso, Park, Teller, Fremont, Custer, Lake, Huerfano, Las Animas, and Chaffee counties

(888) 696-7213 - toll free, state-wide-will route you to the SHIP office closest to you!

For more information about the SHIP program and volunteer opportunities, please visit www.shiptacenter.org

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