

# White River Area Agency on Aging

## A,B,C's of MEDICARE

| PART A<br>HOSPITAL<br>COVERAGE   | PART B<br>DOCTOR COVERAGE   | PART C<br>ADVANTAGE PLAN   | PART D<br>PRESCRIPTION DRUG<br>PROGRAM  | MEDICARE<br>SUPPLEMENT<br>MEDIGAP   |
|--|---|--|---|---|
| <p>This is the part you paid into while working.</p> <ul style="list-style-type: none"> <li>FREE</li> </ul> <p>But Medicare ONLY covers 80% of the cost.<br/>For example: The patient is responsible for the first \$1,156.00 in hospital care</p> | <p><b>\$115.40</b>—2011 Premium<br/><b>\$99.90</b>—2012 Premium</p> <ul style="list-style-type: none"> <li>Medicare only covers 80% of the doctor's cost</li> <li>Normally deducted out of your Social Security check on a monthly basis</li> </ul> | <ul style="list-style-type: none"> <li>Approved by Medicare</li> <li>Replaces Part A, B, D and a Medicare supplement policy (Medigap)</li> <li>Premiums generally low \$0 to \$160 monthly</li> <li>BUT more and higher co-pays and deductibles</li> <li>May have In-Network requirements</li> </ul> | <ul style="list-style-type: none"> <li>Offered by private insurance companies</li> <li>Open enrollment from Oct 15-Dec 7 annually</li> <li>Premiums \$15 to \$110</li> </ul> <p><u>EXTRA HELP AVAILABLE FOR LOW INCOME</u></p> <ul style="list-style-type: none"> <li>Single<br/>Income: \$16,335 or less<br/>Assets: <u>\$12,640 or less</u></li> <li>Couples(married)<br/>Income: \$22,065 or less<br/>Assets: <u>\$25,260 or less</u></li> <li>Apply at Social Security</li> </ul> | <ul style="list-style-type: none"> <li>Offered by private insurance companies</li> <li>Plans A thru N</li> <li>Coverage under plans A thru N are the same regardless of company</li> <li>Regulated by Medicare</li> <li>Premiums range from \$120 to \$400 monthly</li> <li>These plans cover the health care costs that Medicare does not cover</li> </ul> |

## Medicare Savings Programs for Low Income Seniors

**These programs may pay Part A and Part B co-pays, deductibles and Part B premiums for seniors who qualify**

| AR SENIORS  | QUALIFIED MEDICARE<br>BENEFICIARY (QMB)  | SPECIFIC LOW INCOME<br>BENEFICIARY (SMB)  | QUALIFIED INDIVIDUAL<br>(QI-1)   |
|---|--|---|--|
| <ul style="list-style-type: none"> <li>Single:<br/>Income: \$742.00 or less per month<br/>Assets: <u>\$6600.00 or less</u></li> <li>Couple (married):<br/>Income: \$991.34 or less per month<br/>Assets: <u>\$9910.00 or less</u></li> </ul> <ul style="list-style-type: none"> <li>Full range of Medicare benefits. Pays Medicare premiums, deductibles and co-pays</li> <li>Non-emergency transportation not included</li> <li>Automatic extra help for Part D</li> </ul> | <ul style="list-style-type: none"> <li>Single:<br/>Income: \$902.50 or less per month<br/>Assets: <u>\$6600.00 or less</u></li> <li>Couple (married):<br/>Income: \$1214.17 or less per month<br/>Assets: <u>\$9910.00 or less</u></li> </ul> <ul style="list-style-type: none"> <li>Pays Medicare Part B premium</li> <li>Pays Medicare Part A and B deductibles and co-pays.</li> <li>Automatic extra help for Part D</li> <li>Acts as a Medicare Supplement</li> <li>Still responsible for 50% of first day of hospital stay</li> </ul> | <ul style="list-style-type: none"> <li>Single:<br/>Income: \$1083.00 or less per month<br/>Assets: <u>\$6600.00 or less</u></li> <li>Couple (married):<br/>Income: \$1457.00 or less per month<br/>Assets: <u>\$9910.00 or less</u></li> </ul> <ul style="list-style-type: none"> <li>Pays Part B Premium</li> <li>Automatic extra help for Part D</li> </ul> | <ul style="list-style-type: none"> <li>Single:<br/>Income: \$1218.38 or less per month<br/>Assets: <u>\$6600.00 or less</u></li> <li>Couple (married):<br/>Income: \$1639.13 or less per month<br/>Assets: <u>\$9910.00 or less</u></li> </ul> <ul style="list-style-type: none"> <li>Pays Medicare Part B Premium</li> <li>Automatic extra help for Part D</li> </ul> |