

WHAT IS MEDICARE?

Medicare is a federal health insurance program for people age 65 or older, recipients of Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CDB), Disabled Widow Benefits (DWB), and individuals living with end-stage renal disease or ALS.

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:
 - Insured or getting monthly benefits under Social Security or the Railroad Disability system, **or**
 - 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. (CONTINUED)

- 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. Medicare has **deductibles** which may change each year. In 2024, the Part A deductible is \$1632 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 \$240 per year. Under Medicare, you may also have to pay part of the costs of some services. These are called **co-insurance** amounts.

CAN I GET HELP WITH MEDICARE COSTS?

Yes, Medicare Savings Programs (MSPs) are Medicaid-administered programs for people on Medicare who have limited income and resources. These programs help those qualified to afford Medicare. There are four different Medicare Savings Programs, each with different income and resource eligibility limits. There is also a program that helps with the cost of Part D prescription drug costs call Low-Income Subsidy or “extra help.”

To apply for a MSP, you can contact the Louisiana Department of Health Medicaid at 1-888-342-6207 or apply online at www.ldh.la.gov.

To apply for Low-Income Subsidy “extra help,” you can call Social Security at 1-800-772-1213.

If you need help with your Medicare coverage or have any questions, you can contact the Senior Health Insurance Information Program (SHIIP) at 1-800-259-5301

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.

If you need help or have questions about Disability Rights Louisiana, call or visit us online:

DisabilityRightsLA.org

CALL TOLL-FREE: 1-800-960-7705
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