



# Welcome to Medicare

Conversations at 64 to prepare for 65  
a guide for patients and physicians



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## PREPARING FOR CHANGE

### PATIENT/ PHYSICIAN PREPARATION

First Steps - Review current medications for:

- Changes in cost share at 64 vs. 65
- Out of pocket cost for each medication

Remember, there are unique health needs and costs that may vary across specialties such as rheumatology and biologic therapies.

**Know National and State Specific Laws** - For example:

- As of 2020 Plan C & F will no longer be available for newly eligible Medicare beneficiaries.
- No New Medigap plans will cover Medicare deductible.
- Medicare beneficiaries are ineligible for co-pay card assistance.

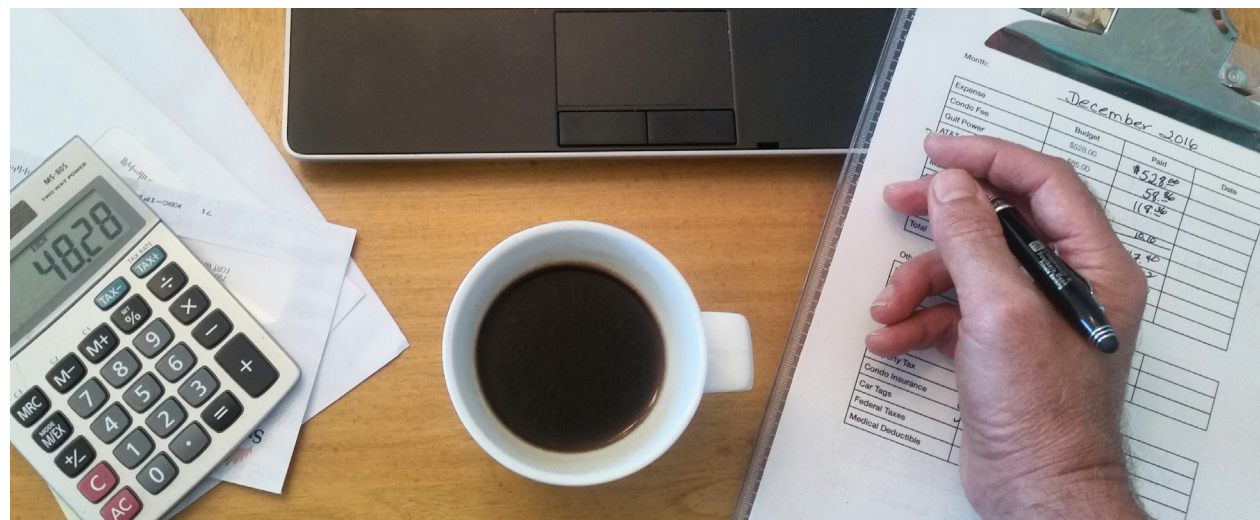


## MEDICARE CHECKLIST

### 6 MONTHS BEFORE TURNING 65

Medicare can be complex, but our checklist has everything you need to get ready to enroll.

- If you re eligible for Medicare when you turn 65, you can sign up during the preceding 7months.
- It is suggested to start this process three months prior to turning 65.
- In most cases if you do not sign up for Medicare Part B when first eligible you will have to pay a late enrollment penalty. The penalty is a larger premium for as long as you have PART B.



# EXPLORE THE ABCD'S OF MEDICARE

## ➔ HOSPITAL INSURANCE MEDICARE-PART A

Covers inpatient hospital care, critical access care, and short-term care in skilled nursing facilities, hospice and home health care. Medicare typically does not pay for assisted living facilities, nursing homes or long-term care at home. Hospital Insurance is free to most Medicare beneficiaries if the beneficiary or their spouse paid Medicare taxes while they were working. If an individual is not eligible to receive Hospital Insurance free-of-charge then the individual may be eligible to purchase Part A coverage.

## ➔ HOSPITAL MEDICARE-PART B

Medical Insurance covers visits to the doctor, outpatient care, some preventative services, as well as some occupational and physical therapy. It may require a monthly premium, which is often based on beneficiary income. It is important to remember that Medical Insurance does not cover 100 percent of services and beneficiaries will be responsible for their portion of responsibility.

Insurance Medicare Supplemental:

- Medigap

Insurance companies to cover services for which Medicare does not cover, or only partially covers sell Medigap plans. This may include co-insurance, co-payments, deductibles and the "gaps" between what Medicare pays and the total expenses

## ➔ MEDICARE ADVANTAGE PLAN-PART C

Medicare Advantage Plan covers the same services as Medicare Part A and Part B combined and may offer prescription drug coverage at an extra cost. Medicare Advantage Plan is offered by private companies that contract with Medicare, which means you can choose your preferred plan whether it is a PPO, HMO, or Private Fee-for-Service.

## ➔ PRESCRIPTION DRUG COVERAGE MEDICARE-PART D

Prescription Drug Coverage is offered through insurance companies that contract with Medicare. For a monthly premium Prescription Drug Coverage gives you access to the necessary medication that you might need.

# CHECKLIST CONTINUED

- Understand your enrollment options.
- Plan to enroll on time to avoid penalties and delays in coverage, depending on when is best for you.
- If you plan to enroll in your Initial Enrollment Period, set a reminder for yourself for 3 months before your 65th birthday.
- Compare your coverage plan options
- Calculate costs per month/year for:
  - Premiums
  - Deductibles
  - Copays & coinsurance
- Enroll in Part A during your you should also enroll in Part B
- Confirm receipt of Medicare card(s).
- Talk with your healthcare providers.
- Make sure to ask these important questions:
  - Will I have to choose hospital and healthcare providers from a network?
  - Will my doctors accept the coverage? If not, are there doctors near me who will?
  - Will the plan cover me if I get sick while traveling in another state?
  - What will my prescription drugs cost?
  - Are my drugs on the plan's drug list (or formulary)?
  - Does the plan include the pharmacies I currently use?
  - Can I get my prescriptions through the mail?
  - Does the plan have a good quality rating?



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