



PCOA
Aging well for life

Medicare Presentation

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Today's Topics

- Who are we
- What do we do
- Medicare enrollment periods
- Medicare Basics (Part A, Part B, Part D and, Part C)
- Senior Medicare Patrol



Who are we?

The State Health Insurance Assistance Programs (SHIPs) provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers.

You can count on SHIP to be:

- ▶ Local
- ▶ Unbiased
- ▶ Confidential
- ▶ Knowledgeable
- ▶ In-person or virtual

SHIP is supported through state and federal partnerships that are not reimbursed by private health insurance plans or entities. SHIP is not paid per enrollment.



What do we do?

SHIP isn't just for people new to Medicare. SHIP is here to help with:

- ▶ Open Enrollment (**October 15 – December 7**)
- ▶ understanding your choices
- ▶ how to enroll
- ▶ plan comparison
- ▶ coverage and costs
- ▶ paying for Medicare and prescriptions
- ▶ troubleshooting billing issues
- ▶ submitting appeals
- ▶ referral to other resources



Medicare Enrollment Periods

- ▶ Open Enrollment Period (October 15 – December 7)
- ▶ General Enrollment Period (January 1 – March 31)
- ▶ Special Enrollment Period



1. What are the different parts of Medicare?

Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).

Medicare Part A helps cover:

- Inpatient care in a hospital
- Skilled nursing facility
- Hospice care
- Home health care

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working for a certain amount of time. This is often referred to as premium-free Part A.



2. What are the different parts of Medicare?

Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).

Medicare Part B helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (DME)
- Many preventative services

NOTE: Original Medicare pays for much, but not all of the cost for health care services and supplies. **Medicare Supplement Insurance (Medigap)** policies, sold by private companies, can help pay some of the remaining costs, like copayments, coinsurances, and deductibles.



3. What are the different parts of Medicare?

Medicare Part C (Medicare Advantage):

- Run by Medicare-approved private insurance companies that follow rules set by Medicare
- Includes all benefits and services covered under Part A and Part B
- Usually includes Medicare prescription drug coverage (Part D)
- Run by Medicare-approved private insurance companies that follow rules set by Medicare
- Have a yearly limit on your out-of-pocket costs for medical services
- May include extra benefits and services that are not covered by Original Medicare, sometimes for an extra cost.



4. What are the different parts of Medicare?

Medicare Part D (Medicare Prescription drug coverage):

- Run by Medicare-approved drug plans that follow rules set by Medicare
- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs in the future



Senior Medicare Patrol

Protect Yourself and loved ones from Medicare fraud

Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

[Find Help in Your State](#)

[Medicare Fraud Prevention Week](#)





Helpful Resources:

- www.medicare.gov
- <https://www.shiphelp.org/>
- <https://smpresource.org/>
- www.cms.gov
- www.pcoa.org



Area Aging Agency

- **Pima Council on Aging** is your State Health Insurance Assistance Program and Senior Medicare Patrol
- Our team of volunteer counselors and staff are trained to provide Medicare assistance to all of Pima County Medicare beneficiaries.

For further assistance, call **(520) 546-2011** or email medicare@pcoa.org

Thank you!