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Age Spots by Jackie Dover - Medicare, What do I do?

NOVEMBER 30TH 2017 BY DEE LOFLIN

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So what exactly do you do?

What do you do? I get asked that question quite often when I tell people I help with Medicare issues. Navigating Medicare can be confusing and intimidating for some, one of my jobs is to make the entire Medicare process easier to understand and inform Medicare recipients of the choices they have and the time frames they have to make those choices.

So this Age Spots will attempt to shed a little light on the mystery that is Medicare. Medicare was signed into law by President Lyndon Johnson in 1965. The first Medicare card was assigned to Harry S. Truman, who had been one of the first to encourage the idea of a national healthcare program for seniors.

Original Medicare consists of Part A and Part B. Part A covers inpatient care in hospitals, home health care, hospice care and some skilled nursing care. Most people do not pay a premium for Part A and there is a Part A deductible which can vary by year.

Part B of Medicare covers outpatient services, things like doctor visits, lab work, x-rays and durable medical equipment. Most people do pay a monthly premium for Part B and that is withheld out of a Social Security check or paid directly to Medicare if no Social Security benefit is being paid. Part B also has a deductible and then pays about

80% of the Medicare approved amount.

Medicare Part D began in 2006 and is the prescription part of Medicare. The Med D plans vary from state to state but have to meet minimum requirements set by the Centers for Medicare & Medicaid Services (CMS). Plans do have premiums that are paid monthly and there is usually a co-payment on medicines, some even have a yearly deductible. They can vary quite a bit and change from year to year.

If you are still reading this, I hope you are learning something or at least relearning something. So we have gone over Medicare Parts A, B and D. At this point many wonder, “What happened to Part C?” I am glad you asked. Medicare Part C also known as Medicare Advantage plans are Medicare health plans offered through a private company contracted with Medicare. These plans cover the Part A and Part B benefits and many also include prescription coverage. These plans vary by zip code and each plan’s premiums, co-pays and deductible vary by plan. Some include additional coverage for vision, dental and hearing.

So that’s a lot of information for one day and we are really just getting started. If you would like more information on anything Medicare related, please call Aging Matters 800-392-8771 or 573-335-3331. We can speak with you one-on-one or we could talk to your group. We also have Medicare Bootcamps where we cover all the ins and outs of Medicare, we schedule those in the spring and you can check with us to see when and where we will be having the Bootcamps.

A quick reminder as we close out 2017:

New Medicare cards will be sent out in 2018, starting in April. Make sure your address is up to date at Social Security. No one will call you to ask for your personal information. This rollout will take time, be patient. Your card might arrive at a different time than your spouse, neighbor or friend.

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