

Print this study guide for your reference while proceeding through the module. Feel free to make notes as desired. At the end of the guide, there is space to write questions. If your questions are not answered in future modules, present them to the trainer at the final in-class module. Be sure to bring all study guides to class with you.

## Introduction (2)

Welcome to Medicare Basic Training. The goal is to provide you with a foundation of knowledge regarding Medicare coverage, costs, and benefits.

## Information Overload (2.2)

- Memorization not required
- Print-ready materials provided
  - Study Guides
  - Fact Sheets
  - Other resources
- Bring all materials to in-class training.

## Study Guide (2.3)

- Use while going through module.
- Final page for questions

## Mentoring Process (2.4)

- Volunteer counselor is never alone.
- Network of experienced counselors to rely upon

## How the Training Program Works (2.5)

- Questions
- Resource materials
- Opportunities to build on your knowledge

## Training Modules (2.6)

## Overview of Medicare (3)

### History of Medicare (3.2)

- July 30, 1965—signed into law by President Lyndon B. Johnson
- Health insurance for individuals over 65 or those with disabilities
- Regulated by CMS (Centers for Medicare & Medicaid)
- SSA (Social Security Administration) determines eligibility and enrollment.

### Medicare is ... (3.3)

- Federal health insurance
- For people age 65 and older
- For people under age 65 with certain disabilities

### Florida Beneficiaries (3.4)

- Highest population percentage in USA is age 65 and older.
  - Almost 2/3 of this age group are older than 75.
  - 100+ years—fastest growing age group
- Fastest growing age group
- Majority live in coastal and urban areas.

### Individual coverage (3.5)

- Individual, not family coverage
- Different from private or group health plans that include several people on one policy
- Eligibility may be based on a spouse's employment.

### Medicaid not Medicare (3.6)

- **Medicare**
  - Federally funded health insurance program for people over 65 or younger with certain disabilities
  - Administered by CMS
- **Medicaid**
  - Federal and state-funded
  - Medical services and financial assistance to certain people with limited income and resources
  - Eligibility standards different in each state
  - Florida Medicaid eligibility determined by DCF (Department of Children & Families)
  - Florida Medicaid administered through AHCA (Agency for Health Care Administration)
- **“Dual-eligible” – those who receive both Medicare and Medicaid**

### CMS Publication (3.7)

*Medicare & You* handbook

[www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf](http://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf)

### Parts of Medicare (3.8)

- **Part A**
  - Inpatient hospital stays
  - Skilled nursing care
  - Home health care
  - Hospice care
- **Part B**
  - Doctor visits
  - Outpatient care
  - Preventive services
    - Screening tests and shots
    - Diagnostic tests
  - Some therapies
  - Home health care
  - Durable medical equipment

- **Part C**
  - Also known as Medicare Advantage (MA) plans
  - Optional to receive through managed care
  - Provides Part A and B coverage and often Part D
- **Part D**
  - Out-patient prescription drug coverage

### Medicare Basics Handout (3.9)

### Medicare Path (3.10)

- **Left Path**
  - Original Medicare
    - Fee-for-service
      - *Pays authorized providers a set fee for covered services performed*
    - Includes Part A (hospital) and/or Part B (medical)
  - Supplement insurance
    - Also known as Medigap
    - Helps cover the cost gaps
    - Optional
  - Part D
    - Optional
- **Right Path**
  - Part C—Medicare Advantage plans
    - Available through private insurers
    - Provides all Part A and Part B benefits
    - May include vision, dental, or hearing services
    - Most plans include prescription drug coverage
  - Cannot be enrolled in Medicare Advantage and Medigap at the same time
  - Part D—may add a drug plan to some MA plans without drug coverage

### Medicare ID card (3.11)

- **Received initially through SSA. Includes:**
  - Beneficiary's name
  - Identification with numbers and capital letters
  - Type of coverage with eligibility dates
  - Identification number replaces the Social Security number.
- **A beneficiary might have other plan cards.**
  - Medicare Advantage
  - Part D
  - Medigap
- **Protect to prevent fraud.**
  - Additional training in a later module

### Eligibility and Enrollment (4)

#### Medicare Eligibility (4.2)

- **Based on citizenship and age**
  - U.S. citizen or legal, permanent resident of U.S. for at least 5 continuous years
  - Age 65 or have a disability
    - SSDI (Social Security Disability Insurance) for at least 24 months; physical or mental disability
    - ESRD (End-Stage Renal Disease)—permanent kidney failure that requires dialysis or transplant
    - ALS (Amyotrophic Lateral Sclerosis)—disease of nerve cells in brain and spinal cord that control voluntary muscle movement

#### Medicare Enrollment (4.3)

- **Facilitated through SSA**
- **Most automatically enrolled in Part A and Part B if receiving SSA benefits prior to age 65.**
- **Many individuals must now be older than 65 to receive full SSA benefits.**
- **Those delaying SSA benefits past age 65 must remember to voluntarily enroll in Medicare before they turn 65.**
- **Many choose to delay Medicare enrollment as well because they are covered by an employer group plan or other creditable coverage.**

#### **Creditable Coverage (4.4)**

- Incorporated through the Health Insurance Portability and Accountability Act of 1996 (HIPAA)
- Meets or exceeds Medicare's minimum benefit levels
- Gives day-for-day credit for previous coverage when there is no lapse of service over 63 days.
- Protects against pre-existing condition exclusions regarding Medigap as well as late enrollment penalties for Part B and Part D.

#### **IEP—Initial Enrollment Period (4.5)**

- First time a client becomes eligible for Medicare
    - Surrounds the 65th birth month
  - Includes 7 months that are available to enroll in Part B
- Example—client's birth month is April

#### **Enrollment Periods (4.6)**

- SHINE fact sheet, Medicare Enrollment Periods, illustrates and explains various enrollment periods of Medicare.
  - Used throughout training and for quiz

#### **Disability Eligibility and Enrollment (4.7)**

- SSDI for 24 months → Medicare enrollment
- ALS → Medicare the same month disability benefits begin
- ESRD → contact SSA for when and how to sign up for Medicare

#### **Counselor Resources (4.8)**

- Enrolling in Medicare Part A & Part B
- Understanding Medicare Part C & D Enrollment Periods

## Medicare.gov (5)

### [www.medicare.gov](http://www.medicare.gov) (5.2)

- Official website for Medicare
- Has the most up-to-date information
- Accurate and reliable

### Medicare Publications (5.3)

- [www.medicare.gov](http://www.medicare.gov) → Forms, Help & Resources → Publications
- Where many resources can be found
  - Publication number or keyword
  - Preferred language

### Check Enrollment (5.4)

- [www.medicare.gov](http://www.medicare.gov) → Find Health & Drug Plans (green box) → “Check Your Enrollment” link (under Additional Tools) → Use information from Medicare card.

### Module 1 Quiz (5.5)

## Conclusion (6)

### Congratulations (6.1)

### The Next Module (6.2)

- Password: \_\_\_\_\_

