

## Module 1C: Understanding Medicare

### SSA

Most people sign up for Medicare with this agency 3 months before age 65.

### Medicare Part A

Hospital Insurance. Most people with Medicare do not pay a monthly premium for this coverage.

### Medicare Part B

Medical Insurance. Most people with Medicare will have to pay a monthly premium for this coverage.

### Medicare Part C

Another name for Medicare Advantage. You must have both Part A and Part B to join this type of plan.

### Medicare Part D

Prescription Drug Coverage for people with Medicare which started in 2006.

### State Health Insurance Assistance Program (SHIP)

If you need more information about Medicare, use this resource. The phone number for your state is listed in the Medicare & You handbook.

### Medicare Savings Program (MSP)

State program for people with limited income and resources that may pay Medicare premiums, as well as Medicare Part A and Part B deductibles and coinsurance.

### Medicaid

A joint Federal and state program that helps pay medical costs for some people with limited income and resources. It can cover children, people who are aged, blind, or disabled, and some other groups, depending on the state. To see if you qualify, you need to contact your state Medical Assistance office. The program began January 1, 1966.

### Extra Help

You need to join a Medicare drug plan to receive this type of assistance paying your prescription drug costs. You apply with the Social Security Administration or your state Medicaid office to find out if you qualify.

### Open Enrollment Period (OEP)

During this time you can switch to a different type of health insurance plan, but cannot be used change whether or not you are enrolled in Medicare prescription drug coverage.

### PACE (Programs of All-inclusive Care for the Elderly)

This program combines medical, social, and long-term care services for frail elderly people living in the community.

### Initial Enrollment Period (IEP)

You can sign up for Medicare any time during this 7 month period that begins 3 months before the month you become eligible for Medicare.

### Special Enrollment Period (SEP)

You can sign up for a Medicare plan anytime during this type of unique situation, or set of circumstances.

### Special Needs Plan (SNP)

This type of plan was designed for certain groups of people, such as those in long-term care, those who have both Medicare and Medicaid, or people with certain chronic or disabling conditions. These plans are only available in limited areas.

### Medical Savings Account (MSA)

A Medicare Advantage plan with a high deductible which allows Medicare to deposit money you can use to pay health care costs.

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### **Regional Preferred Provider Organization (RPPO)**

This type of plan serves an entire state or multi-state area, but may charge a higher yearly deductible and/or premium. In this type of plan, you don't need a referral to see a specialist.

### **Private Fee For Service (PFFS)**

In this type of plan, you can go to any provider that accepts the plan's terms, and you may get extra benefits. It is important to ask whether the provider accepts payment from this type of Medicare plan, before getting services, to avoid having to pay for them on your own.

### **Health Maintenance Organization (HMO)**

In this type of plan you generally must get health care from providers in the plan's network.

### **Medigap**

The best time to buy this type of health insurance policy is during the open enrollment period lasting for 6 months starting on the first day of the month you enroll in Medicare Part B.

### **Assignment**

An agreement between people with Medicare, doctors and other health care suppliers or providers, and Medicare. Those who accept this agreement cannot try to collect more deductible and coinsurance amounts than Medicare pays.

### **Medicare Administrative Contractor (MAC)**

Because of the Medicare Modernization Act, CMS has begun transitioning carriers and intermediaries to this type of structure that will be responsible for both Part A and Part B claims. The new structure will mean that people with Medicare and providers have a single point of contact with the Medicare program.

### **Durable Medical Equipment**

Wheelchairs and walkers. Costs for these items are covered by Medicare Part B.

### **Smoking Cessation**

Preventive service covered by Medicare.

### **Home Health Care**

This type of service is covered by Medicare Part A.