

Module 1A: Welcome to 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.

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.

End-Stage Renal Disease (ESRD)

People who have permanent kidney failure and need dialysis or a kidney transplant.

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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Preferred Provider Organization (PPO)

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.

Original Medicare

People anywhere in the country can choose to get their Medicare health coverage through this type of "fee-for-service" plan.

1-800-MEDICARE

You can request Medicare publications this way. This official helpline is open 24 hours a day, 7 days a week.

Durable Medical Equipment

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

Medicare Advantage

An alternate way you can choose to get your Medicare benefits.

Home Health Care

This type of service is covered by Medicare Part A.