

Important Things to Know about Medicare: Chapter Ten--Key Terms, Additional Resources, List of Handouts, and References¹

Amanda Terminello and Martie Gillen²

Important Things to Know about Medicare is a series of 10 publications that will cover the most common Medicare concerns. The series will provide general information about Medicare, including the four major plans, supplemental policies, interactions with different types of insurance, and assistance programs. This final publication in the series includes a glossary, resources and handouts, and the references list.

Key Terms

Affordable Care Act: new healthcare legislation that has several influences on Medicare, such as the addition of preventative services and the closing of the prescription drug donut hole; “Obamacare”

Assignment: agreement by your health care provider to be paid directly by Medicare and not to bill you for any more than the Medicare deductible and coinsurance

Benefit period: way of measuring your use of hospital and skilled nursing facility services; begins the day you are admitted to the hospital or skilled nursing facility and ends when you haven’t received any inpatient or skilled nursing facility care for 60 days in a row

Catastrophic coverage: coverage received after your out-of-pocket limit has been met; you are only responsible for a small coinsurance or copayment during this time

Conditional payment: a Medicare payment to account for another payer so that you are not responsible for the bill; will need to be paid back to Medicare, however

Donut hole or coverage gap: temporary limit on prescription drug coverage

Dual eligible: someone who is eligible for both Medicare and Medicaid coverage

Extra help: a Medicare program designed to help people with limited income and resources pay Medicare prescription drug costs

Formulary: a list of prescription drugs covered by a prescription drug plan

General enrollment period: a period of time in which you may be eligible to enroll in Medicare

Guaranteed issue right: rights you may have in certain situations when an insurance company can’t deny you a Medigap policy or place conditions on a Medigap policy

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2. Amanda Terminello, graduate student, College of Public Health; and Martie Gillen, assistant professor and specialist in family and consumer economics for older adults, Family, Youth, and Community Sciences Department; UF/IFAS Extension Gainesville, FL 32611.

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Hold-harmless provision: in certain situations, may not allow for increase in Medicare premiums to be larger than the increase in social security cost-of-living adjustments for those who deduct their Medicare premiums from their social security benefits

Income-related monthly adjustment amount: the influence of your income level on the level of your Medicare Part B monthly premium

Initial enrollment period: the earliest time you may be eligible for Medicaid

Initial enrollment questionnaire: document that needs to be filled out when you initially become eligible for Medicare

Late enrollment penalty: penalty that may arise for not enrolling in Medicare at the appropriate times

Lifetime reserve days: additional days of coverage when you are in a hospital for more than 90 days in Original Medicare; you will have a total of 60 reserve days that can be used during your lifetime

Medicaid: joint federal and state program that helps with medical costs for some people with limited income and resources

Medicare Coordination of Benefits Contractor: collects and manages information on other types of insurance or coverage a Medicare beneficiary may have; determines which coverage pays first

Medicare Savings Programs: Medicare programs that help with medical costs for some people with limited income and resources

Original Medicare: coverage under which the government pays your health care providers directly for Medicare Part A and Medicare Part B benefits

Primary payer: the coverage provider that pays the claims first

Secondary payer: the coverage provider that pays the claims second when more than one coverage provider is involved

Special enrollment period: in certain situations, a period of time in which you may be eligible to enroll in Medicare

State Health Insurance Assistance Program (SHIP): state program that provides free local health insurance counseling to people with Medicare

Additional Resources

AARP: provides information and advocates for the elderly and caregivers. Visit www.AARP.org or call 1-800-OUR-AARP (1-800-687-2277).

AARP Florida State Office: provides information and resources for the elderly and caregivers. Visit <http://www.AARP.org/States/FL/> or call 955-595-7678.

Agency for Health Care Administration: provides health care information for Florida residents. Visit www.Florida-HealthFinder.gov or call 1-888-419-3456.

Area Agencies on Aging (AAAs) and Aging and Disability Resources Centers (ADRCs): help older adults, people with disabilities, and their caregivers. To find the AAA/ADRC in your area, visit the Eldercare Locator at www.ElderCare.gov or call 1-800-677-1116.

Ask Medicare: provides information and support to caregivers of people with Medicare. Visit www.Medicare.gov/Caregivers.

Centers for Medicare and Medicaid Services (CMS): Information about the Medicare and Medicaid programs. Visit www.CMS.gov.

Department of Veterans Affairs: Information about VA medical benefits. Visit www.VA.gov or call 1-800-827-1000.

Elder Abuse Helpline: telephone hotline to report elder abuse. Call 1-800-96-ABUSE (1-800-962-2873).

Elder Helpline: telephone hotline for concerns for the elderly and caregivers. Call 1-800-96-ELDER (1-800-963-5337).

Family Caregiver Alliance: provides information and services for caregivers. Visit www.CareGiver.org or call 1-800-445-8106.

Florida Council on Aging (COA): serves Florida's diverse aging interests through education, information sharing, and advocacy. Visit <http://www.FCOA.org/> or call 850-222-8877.

Florida Department of Health: Information about health based programs and services. Visit www.ElderAffairs.State.FL.us or call 850-414-2000.

Long-Term Care (LTC) Ombudsman Program: advocate for and promote the rights of residents in LTC facilities. Visit www.LTCombudsman.org.

Medicare Coordination of Benefits (COB) Contractor: Information about Medicare primary and secondary payers and who pays first. Visit www.CMS.HHS.gov/COBGeneralInformation or call 1-800-999-1118.

Medicare: Information about the Medicare program, order Medicare booklets, and information about health plans. Visit www.Medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

National Long-Term Care Clearinghouse: provides information and resources to plan for your long-term care needs. Visit www.LongTermCare.gov

Senior Medicare Patrol (SMP) Programs: works with seniors to help them protect themselves from the economic and health-related consequences of Medicare and Medicaid fraud, error, and abuse. To find a local SMP program, visit www.SMPresource.org.

Serving Health Insurance Needs of Elders (SHINE): the Florida state health insurance assistance program addressing health insurance concerns for people with a limited income. Visit www.FloridaSHINE.org or call 1-800-963-5337.

Social Security Administration: provides information about social security benefits and how to apply for retirement, disability, or Medicare benefits. Visit www.SSA.gov or call 1-800-772-1213.

State Health Insurance Assistance Programs (SHIPs): offer counseling on health insurance and programs for people with limited income. Also help with claims, billing, and appeals. Visit www.Medicare.gov/Contacts or call 1-800-MEDICARE (1-800-633-4337).

State Medicaid Office (Agency for Health Care Administration of Florida): provides information about the Florida Medicaid Program. Visit www.FDHC.state.FL.us or call 1-866-762-2237.

State Medical Assistance (Medicaid) Office: provides information about Medicaid. To find your local office, visit www.Medicare.gov/Contacts or call 1-800-MEDICARE (1-800-633-4337) and say “Medicaid.”

State Technology Assistance Project: has information on medical equipment and other assistive technology. Visit www.resna.org or call 1-703-534-6686.

United Way of Florida: provides information and resources for Florida residents. Visit www.UWOF.org or call 850-488-8287.

USA.Gov Senior Citizen Resources: provides a list of senior citizens’ resources. Visit www.USA.gov/Topics/Seniors.shtml or call 1-800-FED- INFO (1-800-333-4636).

List of Handouts

Handout # 1: Part A Covered Services and Costs

Handout # 2: Part B Covered Services and Costs

Handout #3: Part B Income-Related monthly adjustment amounts & total premium amounts

Handout #4: Medicare Advantage Plans

Handout #5: Part D Income-Related monthly adjustment amounts

Handout #6: How other insurance companies work with Part D

Handout #7: Compare Medigap Policies

Handout #8: Medigap Guaranteed Issue Right

Handout #9: Medigap Plans Benefits

Handout #10: How Insurance Companies set prices for Medigap policies

Handout #11: Medicare Coverage Choices

Handout #12: When you have other health coverage who pays first

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