



**Triangle Area Hindu Temples**

## Medicare FAQ

[medicareadvice@tahts.org](mailto:medicareadvice@tahts.org)

Community Support Group

TAHTS

This document provides answers to some frequently asked questions (FAQ) on Medicare. If you have specific questions regarding your situation, please contact [medicareadvice@tahts.org](mailto:medicareadvice@tahts.org). We have access to certified SHIP counselors who speak in Hindi, Gujarati or English.

## Do I qualify to get Medicare?

If you are a US Citizen or a permanent resident, 65 years or older and you or your spouse worked and paid Medicare taxes for at least 10 years (40 quarters).

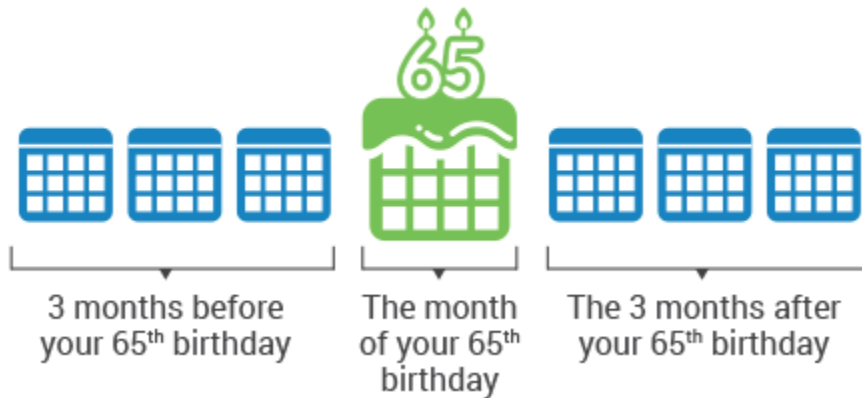
(Citation: <https://www.hhs.gov/answers/medicare-and-medicaid/who-is-eligible-for-medicare/index.html>)

## When should I enroll in Medicare?

If you are getting Social Security when you turn 65, you will be automatically enrolled for Medicare Part A and Part B.

If you are not getting Social Security when you turn 65, you need to sign up. You need to sign up 3 months before you turn 65. Please contact your Social Security office to sign up. This is the Initial Enrollment Period.

## When Is My 7-Month Initial Enrollment Period?

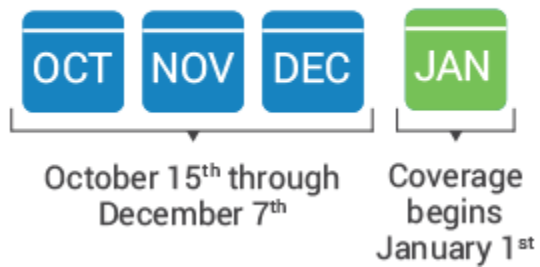


(Citation: <https://www.mymedicarematters.org/enrollment/when-can-i-enroll/>)

## What is annual enrollment period?

Once you are in the Medicare program, every year between October 15 through December 7, you can make changes to your Medicare plans. This is the Open Enrollment Period.

## When Is the Open Enrollment Period?



(Citation: <https://www.mymedicarematters.org/enrollment/when-can-i-enroll/>)

## What is the General Enrollment Period?

If you miss the Initial Enrollment Period, you get another chance to enroll during this period. Also, if you signed up but did not like what you signed up for and want to make changes after the Initial Enrollment Period, you can do so during this period.

### When Is the General Enrollment Period?



(Citation: <https://www.mymedicarematters.org/enrollment/when-can-i-enroll/>)

## Where do I sign up for Medicare?

You sign up for Medicare with the Social Security Administration (SSA). Here is their website:

<https://secure.ssa.gov/iClaim/rib>

Before you go to SSA, make sure you have the following documents with you:

- a. Government issued ID – driver's license or passport
- b. Fill out the CMS L564 form. <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS009718.html>
- c. Fill out the CMS 40B form. <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>

I am confused about the different Medicare Parts, what minimal information do I need to know?

Medicare has the following Parts:

Part A: This part applies towards hospitalization coverage

Part B: This part applies to medical insurance such as doctor visits. This has a monthly mandatory premium.

Part C: This is also called the Medicare Advantage Plan and encompasses Part A and B and provides further coverage.

Part D: This part applies to prescription drug coverage.

### Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage.

Part A



Part B



**You can add:**

Part D



**You can also add:**

Supplemental coverage



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

### Medicare Advantage (also known as Part C)

- Medicare Advantage is an "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.
- Some plans may have lower out-of-pocket costs than Original Medicare.
- Some plans offer extra benefits that Original Medicare doesn't cover— like vision, hearing, or dental.

Part A



Part B



**Most plans include:**

Part D



**Some plans also include:**

Lower out-of-pocket costs

Extra benefits

An overview of Medicare benefits is available at

[http://www.ncdoi.com/Publications/2019%20Medicare%20and%20You\\_SNE1\\_SVCP\\_120.pdf](http://www.ncdoi.com/Publications/2019%20Medicare%20and%20You_SNE1_SVCP_120.pdf)



## What are Medicare Plans? I sometimes hear Medicare Parts and then there are Plans, what do they mean?

Medicare Parts A and B do not provide full coverage for medical and hospitalization. There is some part that is left out. For example, in Medicare Part B, 80% of the expenses for doctor visits are covered while you have to pay 20% of the cost. There are many private insurance providers that provide additional insurance to cover this 20% that is left out by Medicare. Based on the type and cost of coverage, these insurance plans have names such as Plan A, Plan B, through Plan F and Plan F\* through Plan L. These plans provide their benefits at an additional premium.

## How do I find the appropriate insurance for my needs?

Here is the link to the Medicare website which lists out all the plans available to you.

<https://www.medicare.gov/find-a-plan/questions/home.aspx>

You need the following information ready so you can be successful with the results.

1. The zip code you live in
2. The list of prescription medication that you currently use.

Additionally, for residents in North Carolina, you can visit the website <https://www.ncdoi.com/SHIP/> or call 1-855-408-1212. They will help you find the right insurance for your needs. Another suggest place is your local Senior Center. They will direct you to an SHIP counselor who can help you along the way.