

(1) Medicare Basic Information and Info for Enrolling in Part A & B

Here are some of my favorite links for Medicare base information. I have different favorite link lists for Advantage Plan specific info, Supplemental Policy specific info, and Part D-SeniorCare specific info below. But these resources give a good start.

Medicare Basics - includes costs and options	From GWAAR
Medicare Costs at a Glance	From Medicare.gov
Should I Get Parts A & B?	From Medicare.gov
Welcome to Medicare Most recommended. A PDF of the SHIP PowerPoint presentation slides and notes	From SHIP- Great overview of Medicare and all it's moving parts!
What You Should Know Before You Turn 65	From GWAAR
Medicare (Funky Graphic): What You Need to Know When Turning 65	Via the OCI, the Office of the Commissioner of Insurance
Understanding Your Medicare Options	From GWAAR
Fact Sheet (1) Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65	From the Centers for Medicare & Medicaid Services
Fact Sheet (2): Medicare Decisions for Those Over 65 and Planning to Retire in the Next 6 Months Includes special considerations if you have an ***HSA (Health Savings Account)*** Note: You can't have an HSA and continue to put funds into it while on Medicare without getting a tax penalty.	From the Centers for Medicare & Medicaid Services
Medicare Educational Videos	From GWAAR, in case you prefer an audio/visual format.

Medicare Applications are processed by the Social Security Administration (SSA):

Contact Info for the SSA Office that Covers Sawyer County:

Superior, WI Social Security Administration Office
4221 Tower Ave, Superior, WI 54880
Phone: 1-877-628-6578
Fax: 715-392-6196

- Enrollments can be done by making a phone appointment with the SSA or by completing their online application via [SSA.gov](https://www.ssa.gov). The EBS can assist you with your online application as long as you are on the phone, on Zoom, or in person with EBS.
- You can enroll in free premium Part A and sign up for Part B and D later, if you choose, but be aware there are **lifetime late enrollment penalties (LEPs)** when you have not had creditable coverage and want to enroll later:
 - [Part A LEP](#) --- [Part B LEP](#) --- [Part D LEP](#) ---
- If you are already in Part A and want to enroll in Part B? SSA's publication: [How to Apply for Medicare Part B During Your Special Enrollment Period](#) can help or EBS can assist. Forms you will need are:
 - [CMS 40B](#)- Application for Enrollment in Medicare Part B (Medical Insurance); and
 - [CMS L564](#)- Request for Employment Information.

Here are some links that talk about the differences between Advantage Plans and Supplemental Policies/Medigaps:

Your Medicare Options- interactive help comparing options		From Medicare.gov
Comparing Medicare Supplements vs. Advantage Plans		From the 09-2020 Senior Medicare Patrol Newsletter
What's the difference- Medicare Advantage vs. Medicare Supplements (aka Medigaps)		From SHIP's 2021 Welcome to Medicare Virtual Fair
SHIP's Medicare Minutes 2020: Original Medicare vs. Advantage Medicare	(Included Below)	From SHIP
Consider these 7 things when choosing coverage		From Medicare.gov

The Four Basic Steps for Enrolling in Medicare:

More detailed info about the steps for Medicare enrollment can be found in [Medicare.gov's Welcome to Medicare booklet](#). But, basically:

1. **APPLY** for Medicare Parts A & B with Social Security- [online](#) or [by phone](#) is easiest. The office in Superior covers our region. (Their zip code is 54880.) I am happy to assist with your online application as long as you are on the phone with me.
2. While you are waiting for your Medicare info/new card, you can **RESEARCH** and **DECIDE** if you need to enroll in a **SECONDARY INSURANCE** (Advantage Plan, Supplemental Policy, Medicaid, etc.) that can assist with the 20% copays for Medicare approved services that Medicare does not pay for. Resource info is below. If you think you already have creditable coverage, you can see [How Medicare works with other Insurance](#).
3. **RESEARCH/DECIDE** how you would like to have help covering **PRESCRIPTIONS**- Part D, SeniorCare, Indian Health Services, other creditable Part D coverage, etc. Resource info is below.
4. Then, when you get your MEDICARE CARD/Medicare card information from Social Security, you can **ENROLL** in a secondary insurance and/or Part D plan. Note: SeniorCare can be done any time. Eligibility begins at 65. I can help with enrollment into an Advantage Plan or Part D Plan- again, as long as you are on the phone with me.

Programs that can save you money:

- [Medicare Savings Programs](#) through your local income maintenance agency
- [Extra Help also known as Low-Income Subsidy](#) through Social Security

Note: People who are dual eligible (on Medicare AND Medicaid) and/or on Medicare and a Medicare Savings Program are automatically eligible for Extra Help/LIS.

Accounts you can create/access:

Medicare's " Create an Account for a Personalized Medicare Plan Finder Experience "	From Medicare.gov/CMS ***I can help with this if you'd like.
How to Create a My Social Security account flyer	From SSA.gov EBS' cannot assist with this, tho'

Original Medicare vs. Medicare Advantage

People with Medicare can get their health coverage through either Original Medicare or a Medicare Advantage plan. Here's a look at the differences between these two options.



Original Medicare

The traditional program offered directly through the federal government



Medicare Advantage

Private plans that contract with the federal government to provide Medicare benefits

Original Medicare includes Part A (inpatient/hospital coverage) and Part B (outpatient/medical coverage). You will receive a red, white, and blue card to show to your providers when receiving care. Most doctors in the country take your insurance. Additionally, Medicare limits how much you can be charged if you visit participating or non-participating providers.

Medicare Advantage plans are also known as Medicare private health plans or Part C. Some of the most common types of plans are:

- Health maintenance Organizations (HMOs)
- Preferred provider Organizations (PPOs)
- Private Fee-For-Service (PFFS)

If you join a Medicare Advantage plan, you will not use the red, white, and blue card when you go to the doctor or hospital. Instead, you will use the membership card your plan sends you to get health services covered. Plans must provide the same benefits offered by Original Medicare, but they may apply different rules, costs, and restrictions. They also may offer certain benefits that Medicare does not cover.

If you sign up for Original Medicare and later decide you would like to try a Medicare Advantage plan – or vice versa – be aware that there are certain enrollment periods when you are allowed to make changes.

Original Medicare vs. Medicare Advantage

The table below compares Original Medicare and Medicare Advantage. Remember that there are several different kinds of Medicare Advantage plans. If you are interested in joining a plan, speak to a plan representative for more information.

	Original Medicare	Medicare Advantage
Costs	<p>Charged for standardized Part A and Part B costs, including a monthly Part B premium.</p> <p>Responsible for paying a 20% coinsurance for Medicare-covered services if you see a participating provider and after meeting your deductible.</p>	<p>Cost-sharing varies depending on plan.</p> <p>Usually pay a copayment for in-network care.</p> <p>Plans may charge a monthly premium in addition to Part B premium.</p>
Supplemental insurance	<p>Have the choice to pay an additional premium for a Medigap to cover Medicare cost-sharing.</p>	<p>Cannot enroll in a Medigap plan.</p>
Provider access	<p>Can see any provider and use any facility that accepts Medicare (participating or non-participating).</p>	<p>Typically can see only in-network providers.</p>
Referrals	<p>Do not need referrals for specialists.</p>	<p>Typically need referrals for specialists.</p>
Drug coverage	<p>Must sign up for a stand-alone prescription drug plan.</p>	<p>In most cases, plan provides prescription drug coverage (though you may be required to pay a higher premium).</p>
Other benefits	<p>Does not cover vision, hearing, or dental services.</p>	<p>May cover additional services, including vision, hearing, and/or dental (additional benefits may increase your premium and/or other out-of-pocket costs).</p>
Out-of-pocket limit	<p>No out-of-pocket limit.</p>	<p>Annual out-of-pocket limit. Plan pays the full cost of your care after you reach the limit.</p>

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

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Original Medicare vs. Medicare Advantage

Definitions (for chart on p. 2)

Premium: The monthly fee you pay to have Medicare.

Deductible: What you must pay out of pocket before Medicare starts paying for your care.

Copayment / Coinsurance: The amount you pay for each service.

Participating provider: Provider that accepts Medicare's approved amount for services as full payment.

Network: Doctors, hospitals, and medical facilities that contract with a plan to provide services.

Call 1-800-MEDICARE to learn more about Medicare Advantage and Part D plans available in your area or to change your coverage. Or, use [medicare.gov](https://www.medicare.gov) to compare plans: <https://www.medicare.gov/plan-compare>

Contact your State Health Insurance Assistance Program (SHIP) if you need help understanding your Medicare options.

Contact your Senior Medicare Patrol (SMP) if you believe that you have experienced Medicare fraud, abuse, errors, or high-pressure plan sales tactics.

Local State Health Insurance Assistance Program (SHIP) contact information	Wisconsin Senior Medicare Patrol (SMP) contact information
<p>Sawyer County's Elder Benefit Specialist Aging & Disability Resource Center- North</p> <p>Carol Martin, EBS Toll-free: 1-866-663-3607 x205 Email: cmartin@sawverhs.hayward.wi.us</p> <p>Website: https://sawvercountygov.org (Elder Benefits page!)</p>	<p>Toll-free: 1- 888-818-2611 Email: smp-wi@gwaar.org</p> <p>Website: https://gwaar.org/senior-medicare-patrol</p> <p>FaceBook: @WisconsinSeniorMedicarePatrol</p>
<p>To find a SHIP in another state: Call 877-839-2675 or visit www.shiphelp.org</p>	<p>To find an SMP in another state: Call 1-877-808-2468 or visit www.smpresource.org</p>
<p>Additional Resources:</p> <ul style="list-style-type: none"> • The Medigap Helpline 1-800-242-1060 • The Medigap Part D & Prescription Drug Helpline 1-855-677-2783, for WI residents 60+ • The Disability Drug Benefits Helpline 1-800-926-4862, for WI residents under age 60 • Or online via WI DHS' webpage: Medicare Counseling for Wisconsin Residents https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm 	
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