MEDICARE PART A
Disclaimer

- The information provided in the presentation is general information.

- Specific numbers mentioned are accurate for 2020.

- There are exceptions and special circumstances that may affect how this information may apply to you.
Brief Overview of Medicare

Focus on Part A

www.seniorpharmassist.org - 919-688-4772
Original Medicare - Part A

- Usually called Hospital Coverage

- Covers
  - Inpatient hospital care and sometimes what follows hospitalization
  - Blood tests (in the hospital)
Original Medicare – Part A Covers

- Blood while in the hospital after
  - You pay for the first 3 pints or have 3 pints donated annually (not benefit period)

- Skilled nursing facility care
  - Not custodial or long term care
  - Medicare does not pay for Long Term Care and only covers stays in a SNF (Skilled Nursing Facility), usually after a 3 night inpatient stay, not while you are under observation status

- Home health care
Original Medicare – Part A Covers

- Hospice care
- Certain inpatient non-religious, non-medical health care in approved religious non-medical institutions
Signing Up for Part A

- If you are getting Social Security benefits, the Social Security Administration will automatically enroll you in Part A

- The Social Security Administration will send you a red, white & blue Medicare card

- If you are not getting Social Security benefits, you must enroll in Part A by signing up at one of the following:

  - Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772
Signing Up for Part A

– Online at

https://www.ssa.gov/benefits/medicare/

– On the phone at 1-800-772-1213

(Social Security Administration phone number)
Signing Up for Part A

- In person at your local Social Security Administration office in Durham:
  3511 Shannon Rd #200
  888-759-3908

Note: Call before you go as the office may be closed due to COVID-19
Signing Up for Part A

- You may sign up 3 months before your 65th birthday month

- If Part A is premium free, you may sign up for it at any time after that
Signing Up for and Paying Part A

- Part A is premium-free if you or your current or former spouse paid FICA/payroll taxes for 10 years (40 quarters) or more.

- If you or your current or former spouse paid FICA less than 30 quarters 10 years, there will be a $458 monthly premium, $252 monthly premium for 30 to 39 quarters.
Signing Up for and Paying Part A

- If you owe a Part A premium, you may only sign up without penalty during your Initial Enrollment Period:
  - 3 months before your 65th birthday month
  - Your birthday month
  - 3 months after your birthday month
Signing Up for and Paying Part A

- Stop contributions to Health Savings Account 6 months prior to enrollment to prevent any possible tax penalties
Part A Costs

- The information on Part A costs presented here applies to people receiving Part A benefits as part of Original Medicare. **If you are receiving Part A and B benefits through a Medicare Advantage plan, there may be different cost sharing at the hospital, etc.**

- $1408 deductible for each benefit period

- Benefit period begins the day you enter the hospital and ends 60 days after your last day in the hospital or skilled nursing facility
Part A Costs

- Benefit period Example:
  - Enter hospital Feb. 1,
  - Leave rehab facility March 10,
  - New benefit period will begin May 9
Part A Costs

- Days 1-60; $0 coinsurance for each benefit period

- Days 61-90; $352 coinsurance per each day of benefit period

- Days 91 and beyond; $704 coinsurance per day up to 60 days total over your lifetime
Part A Costs

■ Days 91 and beyond are called Lifetime Reserve Days

■ Beyond lifetime reserve days; all costs

■ There is no out-of-pocket maximum for Part A costs
Where to Find More Information

■ Call Senior PharmAssist: 919-688-4772

■ Or check our website:
  www.seniorpharmassist.org
Where to Find More Information

- Call North Carolina SHIIP: 1-800-408-1212
- Or check their website: https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip
Where to Find More Information

- Check the Medicare Website: [www.medicare.gov](http://www.medicare.gov)
Other Videos / PowerPoints Available

- Enrolling in Medicare
  - Medicare Part A
- Medicare Part B
- Medicare Part D
- Medicare Supplements
- Medicare Advantage
- Medicare Costs in a Nutshell
- Lower Income Information
- Original v Advantage

Senior PharmAssist - www.seniorpharmassist.org - 919-688-4772