



CALIFORNIA HEALTH ADVOCATES

New-to-Medicare Frequently Asked Questions (FAQs)

If you are new to Medicare or about to become eligible, the Frequently Asked Questions below may provide you with the information you need. We have compiled a list of online resources to point you in the right direction as well. You can also visit our website at cahealthadvocates.org.

In addition, you can contact the **Health Insurance Counseling and Advocacy Program (HICAP)** for free, individual counseling on Medicare questions, your rights and health care options. Call 1-800-434-0222 to schedule an appointment at a HICAP office near you.

1. What is Medicare?

Medicare is the federal health insurance program for:

- Most people age 65 and over;
- Certain people younger than 65 who qualify for Social Security disability benefits;
- People with amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease; and
- People with end-stage renal disease, also known as permanent kidney failure.

For more information, see **Eligibility** at cahealthadvocates.org/basics/eligibility.html.

2. If I am eligible for Medicare, how do I enroll?

If you are receiving Social Security or Railroad Retirement benefits, you may be automatically enrolled. If you are automatically enrolled, you don't need to pay a premium for Part A. For more information about automatic enrollment, see **Medicare Enrollment** at cahealthadvocates.org/basics/enroll-AB.html or call Social Security at 1-800-772-1213.

If you are not automatically enrolled, you can enroll by calling Social Security.

3. What does Medicare cover?

Medicare covers health care services and items that are medically necessary and reasonable as follows:

- [Medicare Part A](#) covers inpatient hospital stays, inpatient skilled nursing facility stays, home health care, and hospice care.
- [Medicare Part B](#) covers outpatient medical services such as doctor visits, diagnostic lab tests and preventive care.
- [Medicare Part D](#) covers most prescription drugs.

For more information, see **Medicare Basics** at cahealthadvocates.org/basics/.

Note: Medicare Part C refers to Medicare Advantage which is an alternative way to receive your Medicare benefits. You receive them through a private insurance plan instead of

Original fee-for-service Medicare. See **Medicare Advantage** at cahealthadvocates.org/advantage/.

4. What does Medicare cost?

Medicare requires premiums, deductibles and other cost-sharing for certain services. For specific amounts, see our **Medicare cost-sharing chart summary** at cahealthadvocates.org/basics/benefits-summary.html. Several assistance programs can help cover these costs for people with limited income and assets. See **Low-Income Help** at cahealthadvocates.org/low-income/.

5. Why do some people delay enrollment in Medicare Part B?

If you are covered by an employer group health plan due to active employment (i.e. not a retiree plan), you may delay enrolling in Part B. See **Coverage While You and/or Your Spouse Works** at cahealthadvocates.org/insurance/works.html.

6. Why do some people delay enrollment in a Medicare Part D plan?

If you have creditable prescription drug coverage (meaning it is as good as or better than the standard Medicare Part D drug benefit), you may decide not to enroll in a Medicare Part D plan or to enroll later. For example, if you have the Veterans Affairs (VA) health care benefits or TriCare for Life, you have creditable prescription drug coverage. To find out more about Medicare Part D and enrollment options, see **Prescription Drugs (Medicare Part D)** at cahealthadvocates.org/drugs/.

7. Medicare doesn't cover all my health care costs. What are some ways to supplement it?

Most people supplement Medicare with some other form of coverage, such as a Medigap plan, retiree plan, Medi-Cal (if they have low-income and assets), or Veterans benefits (if they qualify). Others receive their Medicare through private health plans called Medicare Advantage (MA) plans. To learn about the different ways to supplement Medicare, see our sections on [Medicare and Other Insurance](#), [Low-Income Help](#), [Medigap](#) and [Medicare Advantage](#) at cahealthadvocates.org.

Additional Resources

California Health Advocates' Website & [Consultation/Training Services](#)
cahealthadvocates.org

For Medicare beneficiaries: Provides comprehensive information and resources on Medicare, prescription drugs, low-income assistance, Medigap plans, Medicare Advantage, Medicare appeals, long-term care and more. Offers Medicare podcasts in English and Spanish; and Medicare fact sheets in multiple languages.

For Professionals: Provides timely issue briefs on Medicare policies and advocacy updates, bimonthly California Medicare Coalition meetings, California Medicare News electronic newsletter, Medicare fact sheets in multiple languages, posted webinars and training materials, and Congressional testimonies.

We also offer consultation services and custom designed trainings on Medicare coverage, ways to supplement it, options for employers and unions who provide health care coverage for employees and/or retirees, and more. Contact us at 916-231-5110. See **Education** at cahealthadvocates.org/education/index.html#Workshops.

Medicare.gov – The Official U.S. Government Site for People with Medicare

1-800-MEDICARE (633-4227); Medicare.gov

Information on Medicare, Medigap policies, Medicare Advantage (formerly known as Medicare+Choice) plan options, prescription drug assistance programs, nursing homes and home health care, and other Medicare-related issues.

Social Security Administration (SSA)

1-800-772-1213; ssa.gov

Information on Medicare eligibility and enrollment, eligibility and application for Extra Help, Social Security benefits, change of address for Medicare or Social Security, and lost Medicare card replacements.