



Important: If you do not sign up for Part B or Part D ~~HEALTHCARE~~, you may have to pay a penalty later.

Think about:

- 1. The type of coverage you need.** Does the plan allow you to see your preferred doctors and go to your preferred hospital? Does the drug plan cover the medicines you currently take?
- 2. The cost of the plan.** Prices are different. Compare costs. Find out if you can get help paying for the plan from your tribe or other sources.
- 3. The location.** If you plan to use providers outside of the Indian Health System, are they close to your home? Can you go to your preferred pharmacy?

What will these insurance programs cost me? Medicare helps pay for your covered health care. When you use your Indian Health Provider, you should not pay any costs yourself (deductibles, coinsurance, or copayments). Some programs have monthly fees. If you have limited income there may be help paying costs. Contact your Indian Health Provider for information on the Extra Help/ Medicare Savings Program. There may be other programs in your state or tribal community.

Note: Enrolling in Medicare doesn't take away your right to receive care from your Indian Health Provider. When you have Medicare and get covered services at your Indian hospital or clinic, Medicare helps pay. You help your Indian Health Provider and Community save money.

Your situation may change after you sign up for Medicare. Think about your health and insurance needs every year. The first plan you sign up for may not be the best plan forever.

You are not alone. Get help from family, the Medicare website, or your local State Health Insurance Assistance Program.

How Can Your Senior Medicare Patrol Help?

Call your Senior Medicare Patrol (SMP) to report health care scams or if you suspect fraud. Your local SMP can help you **PROTECT** yourself; **DETECT** possible Medicare error, fraud, or abuse; and **REPORT** your concerns. SMPs and their volunteers help teach and advise elders in the fight against health care fraud.



To find your SMP:

Visit www.smpresource.org or call 1 (877) 808-2468.

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PROTECT, DETECT, REPORT