



Medicare For Me: *Covering the Bases*

SHIBA's "TOP 3" Rules:

1. **Get my Medicare information from the source that protects me!**
 - Part A or Part B: Social Security --*Document it!*
 - Part C or Part D: Medicare --*Document it!*
2. **Do these plans work for me?**
 - Talk to the doctor's office. "*Will you bill (plan XYZ)?*"
 - Use the Drug Plan Finder at medicare.gov every year.
3. **"Keep book"—save correspondence, document phone calls.**

New to Medicare? Timelines and Deadlines

- Starting Medicare because: _____65 _____disability _____ESRD
- Effective dates: Part A _____ B _____ C _____ D _____
- 7-month Initial Enrollment Period: starts _____ ends _____
- 6-month deadline: _____Medigap OEP with Guaranteed Issue

Coordination of Benefits: What do I / will I use with my Medicare?

- Original Medicare (+Medigap) *or* Medicare Advantage (private plan)?
- Part D: Stand Alone Rx plan *or* with Medicare Advantage?
- *Other options that some beneficiaries may have:*
 - Employer Group Health Plan: actively employed *or* retired?
 - VA/CHAMPVA/TRICARE
 - COBRA or Portability
 - Medicare Savings Program – QMB or OHP

Individual Considerations

- Income issues: Might I qualify for limited-income-related savings?
 - _____ Medicare Savings Program (Medicaid for Part B and Part D)
 - _____ "Extra Help" (Subsidy for Part D only)
- Health conditions/lifestyle: would a Medigap *or* MA be best for me

For more information on Medicare

shiba.oregon@oregon.gov - Email for the **Senior Help Insurance Benefits Assistance (SHIBA)** state office

shiba.oregon.gov - Website for the Oregon SHIBA program

donna.delikat@oregon.gov and miranda.s.mathae@oregon.gov
Oregon SHIBA Field Officers

cmsnationaltrainingprogram.cms.gov/ **National Medicare Training Program** has an extensive training library. Go to cms.gov and type in “NMTP” and a keyword for best results.

khn.org – **Kaiser Health News** has a daily health policy report. You can specify Medicare as your topic. The reports are concise and well written. This site is also good for statistics.

MedicareAdvocacy.org – **The Center for Medicare Advocacy** publishes information on a variety of topics and has a watchdog atmosphere.

medicarerights.org – **The Medicare Rights Center** is an independent, nonprofit source for information about Medicare health care rights and benefits. It offers the *Medicare Interactive* site and the *Dear Marci* column.

justiceinaging.org – **Justice in Aging** is a national non-profit legal advocacy organization that fights senior poverty through law. Through targeted advocacy, litigation, and the trainings and resources they provide to local advocates, they ensure access to the social safety net programs, including Medicare, Medicaid, Social Security, and Supplemental Security Income (SSI).

ncoa.org – **National Council on Aging** partners with nonprofit organizations, government, and business to provide innovative community programs and services, online help, and advocacy.