



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 www.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: _____
- 7-month Initial Enrollment Period: PartA____B____C____D starts ends _____
- 6-month deadline: _____Medigap OEP with Guaranteed Issue
- 12-month deadline: _____"Welcome to Medicare" visit

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 have:*
 - Employer Group Health Plan: actively employed *or* retired?
 - VA/TRICARE
 - COBRA or Portability

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

E-mail for the **Senior Help Insurance Benefits Assistance (SHIBA)** state office

shiba.oregon.gov

Web site for the Oregon SHIBA program

orshiba.ilinc.com

Oregon SHIBA webinar and recorded trainings website

1-888-647-6701

Unique ID SHIP-only Medicare dedicated phone line.

Research a client's enrollment or limited-income savings (LIS) history. You will need client's name, address, Medicare number, and date of birth.

1-877-585-0007

MMA hot line (State of Oregon)

For problems with LIS/Medicaid access to drug benefits

You will need client's name, Social Security number, and date of birth.

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Oregon SHIBA Field Officers

cms.hhs.gov/NationalMedicareTrainingProgram

National Medicare Training Program has an extensive training library. Google "NMTP" and a keyword for best results.

kaisernetwork.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.

kff.org

Focuses on major [health care](#) issues facing the nation, as well as U.S. role in global health policy.

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.