

Informational Update Vol 17 #6

1. Basics of Medicare

When I first went on Medicare, my knowledge of it was quite limited. In fact, I am embarrassed to say that I didn't know the difference between

Medicare and Medicaid. However, what I did know was that Medicare was a federal health insurance program and was now my primary insurer. It became imperative to learn about Medicare, which I subsequently did, and its impact on my health.

Today, about 4.1 million people – or 11,200 per day – will become Medicare-eligible in 2027. Most people in that group will be retired and covered by Medicare. And you can bet, many in that group will be CSA school supervisors and administrators.,

Based on my experience, many newcomers to Medicare, as well as long-time Medicare-eligible members, are, like I was, unfamiliar with the basics of Medicare. That said, I decided to write a short primer on this topic.

In 1965, Medicare was signed into law, establishing a universal health insurance plan for individuals 65 and older, regardless of their financial status or medical history. It is also available to certain younger people with disabilities and those with End-Stage Renal Disease.

Medicare coverage is divided into four parts: A, B, C, and D.

Part A (Hospital Insurance) – for most people, the premium is \$0

- **Inpatient Hospital Care.** If a doctor admits you to a hospital, Part A covers you completely for the first 60 days, partially for the days 31 - 90, and not at all beyond 90. However, the good news is that the CSA Welfare Fund covers you completely (except for a \$300 deductible, which the CSA Welfare Fund partially covers) for 360 days.
- **Skilled Nursing Facility (SNF) Care.** After a 3 or more day stay in a hospital, you may be sent to a SNF for additional services, which include rehab, administering medicine or changing bandages. Part A covers days 1-20 in full & partially from days 21–100. You pay full after that. Again, there is good news: BlueCross BlueShield covers days 21–100 in full. Unfortunately, you pay in full for over 100 days.
- **Hospice Care.** Part A will cover hospice care if a provider certifies the need for such services.
- **Home Healthcare.** Part A may cover home healthcare if you need skilled care and are homebound. Skilled care generally requires a licensed medical professional to carry out the services.

Part B (Medical Insurance) – covers doctors' services, outpatient care, medical supplies, and preventive services. Part B requires a monthly premium, which varies based on your income. Once again, we have good news: the city reimburses the premium in full.

Part C (Medicare Advantage) – is an alternative to Original Medicare (Parts A & B) offered by private insurance companies. Medicare must approve these companies. Advantage plans can have different rules, costs, and coverage restrictions compared to Original Medicare.

Part D – helps to cover the cost of prescription drugs and vaccines. Part D plans are offered by private Medical insurance companies approved by Medicare. For those Medicare-eligible members whose drug plan is Emblem Health/GHI Enhanced Plan, the premium is covered by the High Option Rider, which costs \$180 per month per person, \$360 per family. This amount is deducted from the pension check. Some Medicare-eligible members also pay an additional amount (IRMAA) depending on their income. Unfortunately, the Part D premium is not reimbursable.

Navigating Medicare can be a very daunting experience due to its several parts and coverage options. Fortunately, many resources are available for further information.

2. Question of the Month

Q. I am a retired AP and never applied for 2023 IRMAA. When I went to package the appropriate documents for mailing, I discovered I had misplaced my 2022 benefit verification SSA letter. How can I get a copy?__

A. There are three ways:

- 1) Visit your local Social Security office and request the SSA letter. Bring a copy of the facsimile letter that came with the application to the office to ensure you will receive the right letter,
- 2) Call SSA and ask them to mail you the letter, OR
- 3) Download a copy from the SSA website, www.SSA.gov. You will need an online SSA account to perform this task. If you don't have an account, you can open one on the SSA website by just following the prompts.

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