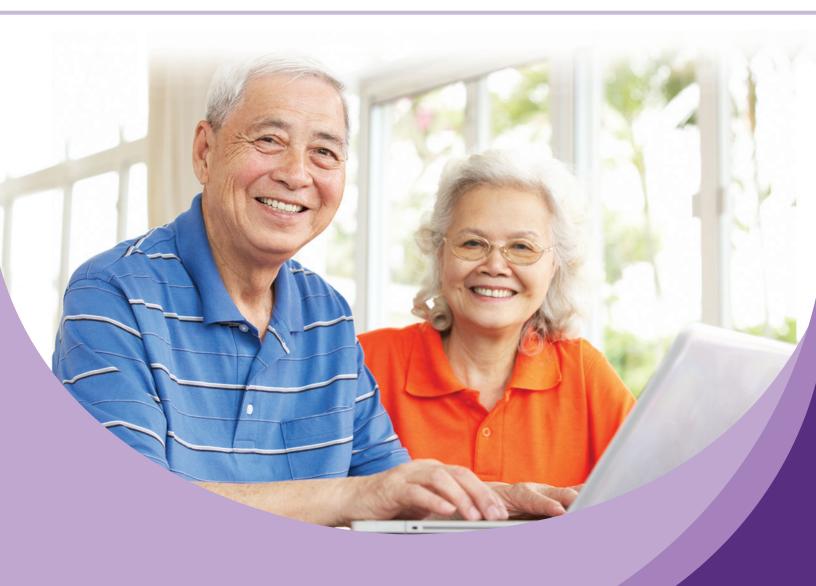
DEPARTMENT OF HEALTH AND HUMAN SERVICES Centers for Medicare & Medicaid Services



Resources for Medicare Beneficiaries

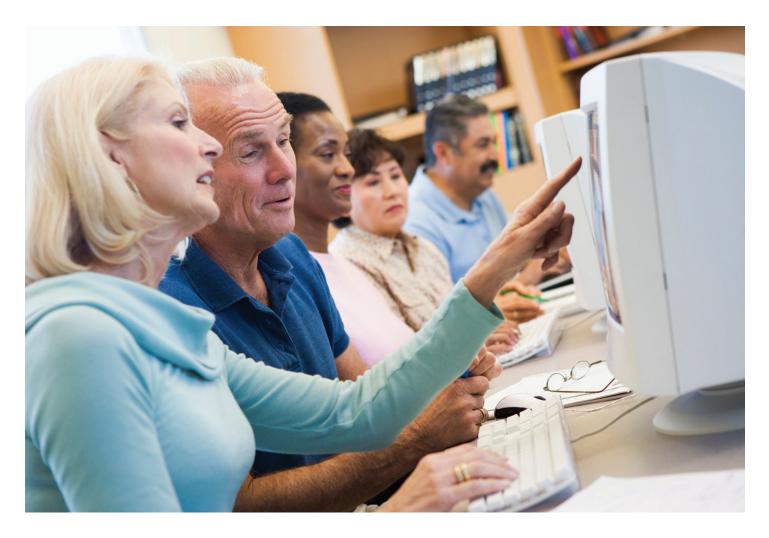


ICN 905183 August 2013

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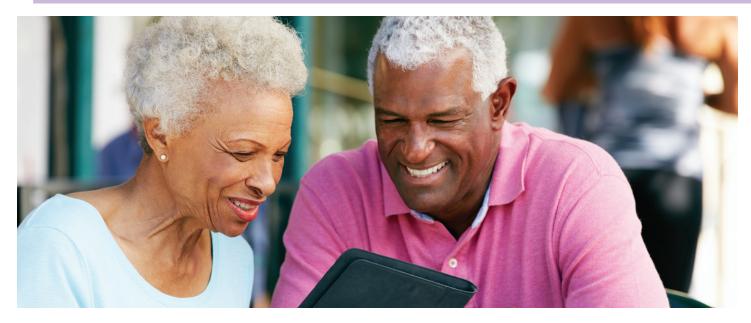
Introduction

Medicare is a Federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). Medicare provides coverage of hospital stays and physician services, while private insurance plans offer supplemental, alternative, or prescription drug coverage.

Please note:

The information in this publication includes resources on the Medicare and Medicaid Programs.





How to Use This Publication

Your Medicare patients (Medicare beneficiaries) may ask you questions about their Medicare and other health care coverage. This publication lists beneficiary resources that can assist you with answering your patients' questions. Throughout this publication, you'll also find "Did You Know?" tip boxes with helpful information you can provide to your Medicare patients.

For Medicare publications written for your patients, visit <u>http://www.medicare.gov/</u> <u>Publications</u> to view, print, and order most publications online. Scan the Quick Response (QR) code on the right with your mobile device to visit <u>http://www.medicare.gov/Publications</u> now.



NOTE: This website and many of its publications are available in Spanish. To access Medicare.gov in Spanish, click on the "Español" link in the upper left-hand corner of any page on Medicare.gov. Some publications are available in other languages.

For SocialSecurity.gov publications written for your patients, visit <u>http://www.socialsecurity.gov/pubs</u> and search for the publication.

You may access many of the resources listed in this publication in a variety of formats. The key on the right shows how the available formats are designated next to the resources listed in this publication.

For answers to your own questions about Medicare, start with the Medicare Learning Network® (MLN) Guided Pathways to Medicare Resources at <a href="http://www.cms.gov/Outreach-http://www.cms.gov/Out

and-Education/Medicare-Learning-Network-MLN/ MLNEdWebGuide/Guided_Pathways.html on the Centers for Medicare & Medicaid Services (CMS) website. For more information specific to your provider type, refer to the "MLN Guided Pathways to Medicare Resources Provider Specific" booklet at http://www.cms.gov/Outreach-and-Education/ Medicare-Learning-Network-MLN/MLNEdWebGuide/ Downloads/Guided_Pathways_Provider_Specific_ Booklet.pdf on the CMS website.



Medicare Eligibility & Enrollment



Who's Eligible for Medicare?

This video provides information about eligibility requirements for Medicare.

http://nihseniorhealth.gov/medicarebasics/ whatismedicare/video/mc7_na.html?intro=yes

lacksquare



Medicare Eligibility Tool

This web tool provides a calculator for a quick estimate of a person's Medicare eligibility and enrollment date.

http://www.medicare.gov/MedicareEligibility/ home.asp





Enrolling in Medicare

This video provides an overview of the Medicare enrollment process.

http://www.youtube.com/

watch?feature=player_detailpage&v= vvHkJT0gENw

lacksquare



Apply Online for Medicare -Even if You Are Not Ready to Retire

This publication explains how fast and easy it is to apply for Medicare online.

http://www.socialsecurity.gov/

pubs/EN-05-10530.pdf





J Did You Know

If your patient isn't eligible for Medicare and is looking for health insurance coverage, refer him or her to <u>http://finder.healthcare.gov</u> on the Internet.

What Is Medicare?



1-800-MEDICARE

This help line provides Medicare patients with help with questions about their Medicare claims and

coverage. Medicare patients may also use <u>https://mymedicare.gov</u> on the Internet.

1-800-MEDICARE (1-800-633-4227) or TTY 1-877-486-2048



Your Medicare Benefits

This booklet explains health care services and supplies covered under Original Medicare.

http://www.medicare.gov/ Publications/Pubs/pdf/10116.pdf



Did You Know

While Medicare and Social Security benefits are related, eligibility for the programs isn't the same. For more information on Social Security retirement benefits, refer your Medicare patient to <u>http://www.socialsecurity.gov/pubs/</u> <u>EN-05-10529.pdf</u> on the Internet.





Medicare.gov

This website is the official United States Government site for Medicare.

http://www.medicare.gov



A Quick Look at Medicare

This publication provides basic information about how Medicare works.

http://www.medicare.gov/Pubs/ pdf/11514.pdf



Welcome to Medicare

This packet provides a basic overview of Medicare and includes key decisions that people who are new to Medicare need to make.

http://www.medicare.gov/Pubs/PDF/11095.pdf



Medicare Costs

This web page provides information on Medicare costs.

http://www.medicare.gov/

your-medicare-costs/costs-at-a-glance/costsat-glance.html





Medicare Premiums: Rules for Higher-Income Beneficiaries

This publication explains why beneficiaries may pay an additional premium amount for Medicare Part B and Medicare

prescription drug coverage if they have a higher income.

http://www.socialsecurity.gov/pubs/EN-05-10536.pdf





Medicare & You

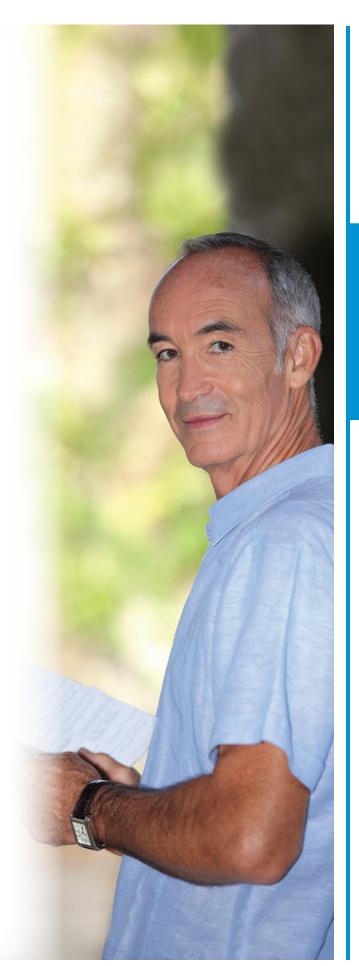
This booklet, which is mailed to Medicare beneficiaries each year, provides a comprehensive summary of Medicare benefits, coverage options, rights and protections, and answers to the

most frequently asked questions about Medicare. http://www.medicare.gov/Pubs/pdf/10050.pdf



Did You Know

Many resources are available to help with your Medicare patients' questions. For more information, see the "Get Help Making Informed Decisions" section beginning on page 18.



Medicare Part A – Hospital Insurance



What Does Medicare Part A Cover?

This web page provides basic Part A coverage information.

http://www.medicare.gov/what-medicarecovers/part-a/what-part-a-covers.html





Medicare and Your Hospital Benefits

This publication provides a brief overview of Medicare-covered hospital services.

http://www.medicare.gov/Pubs/ pdf/11408.pdf



Medicare Part A

Getting a Second Opinion Before Surgery

This fact sheet describes what a patient needs to know about getting a

second opinion before surgery.

http://www.medicare.gov/Pubs/pdf/02173.pdf



Did You Know

Depending on the situation, Part A (Hospital Insurance) or Part B (Medical Insurance) may cover hospitalizations for your Medicare patients. For more information, refer your Medicare patients to the "Are You a Hospital Inpatient or Outpatient?" document at <u>http://</u> <u>www.medicare.gov/Publications/Pubs/</u> <u>pdf/11435.pdf</u> on the Internet.







Medicare Hospice Benefits

This booklet provides information about Medicare's hospice benefit, including eligibility, covered services, and how to find a hospice program.

http://www.medicare.gov/Pubs/pdf/02154.pdf





Medicare Coverage of Skilled Nursing Facility Care

This booklet explains Medicarecovered skilled nursing care and related rights and protections.

http://www.medicare.gov/Pubs/pdf/10153.pdf



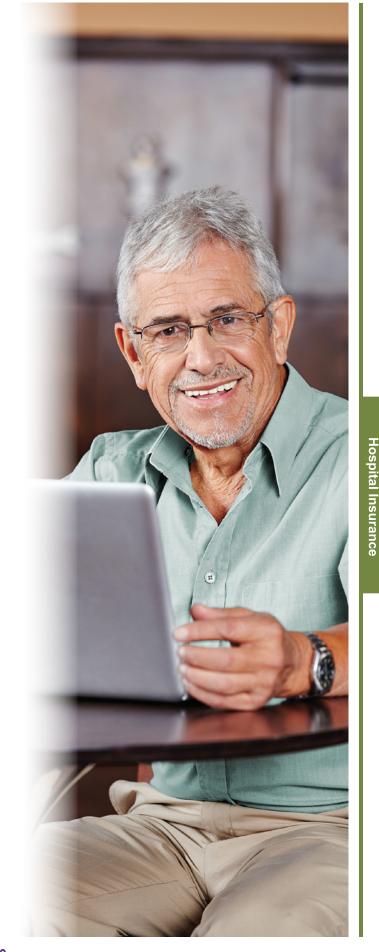


Medicare and Home Health Care

This booklet provides information on Medicare home health care benefits for people with Original Medicare.

http://www.medicare.gov/Pubs/pdf/10969.pdf





ledicare Part A –

Medicare Part B – Medical Insurance

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What Does Medicare Part B Cover?

This web page provides basic Part B coverage information.

http://www.medicare.gov/what-medicare-covers/ part-b/what-medicare-part-b-covers.html



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Quick Facts About Payment for Outpatient Services for People with Medicare Part B

This fact sheet explains how Medicare pays for outpatient services for Medicare beneficiaries with Part B.

http://www.medicare.gov/Pubs/pdf/02118.pdf



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Medica	re Limits on Therapy Services
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Medicare Limits on Therapy Services

This fact sheet explains the therapy cap limits for outpatient physical therapy, speechlanguage pathology, and occupational therapy.

http://www.medicare.gov/Pubs/pdf/10988.pdf

Did You Know

Original Medicare (Part A and Part B) may cover many services. Some of these services include:

- Emergency transportation;
- · Hospital visits;
- Kidney transplants and dialysis;
- · Mental health services; and
- Therapy services.

For more information on covered services, refer your Medicare patients to visit <u>http://www.medicare.gov</u> on the Internet.

Preventive Services & Staying Healthy



Your Guide to Medicare's Preventive Services

This booklet explains Medicare's coverage of preventive services and services that help keep certain illnesses from

getting worse.

http://www.medicare.gov/Pubs/pdf/10110.pdf





Staying Healthy

This fact sheet gives an overview of Medicare-covered preventive services.

http://www.medicare.gov/Pubs/ pdf/11100.pdf

Did You Know

Medicare improved coverage of preventive services by adding more services, with many at no cost to your Medicare patients. For more information, refer your Medicare patients to watch the video at <u>http://www. youtube.com/watch?v=Z5bjUYgfqhw&l</u> ist=TLyxMuNcCBFSs&feature=player detailpage on the Internet.





Questions to Ask About Medicare Preventive Services

This checklist includes a list of questions beneficiaries can ask their doctors about Medicare's preventive services.

http://www.medicare.gov/Pubs/pdf/11542.pdf





Are You Up-To-Date on Your Preventive Services?

This easy-to-use checklist helps beneficiaries track

their Medicare-covered preventive services.

http://www.medicare.gov/Pubs/pdf/11420.pdf



Medical Equipment & Supplies



Medicare Coverage of Durable Medical Equipment and Other Devices

This booklet provides an overview of Medicare's coverage of Durable Medical

Equipment (DME) and other devices, including covered and non-covered items.

http://www.medicare.gov/Pubs/pdf/11045.pdf





Medicare Helps Cover Diabetes Supplies and Services to Keep You Healthy

This post card lists Medicarecovered diabetes services and supplies and includes questions

people with diabetes should ask their doctors. http://www.medicare.gov/Pubs/pdf/11410.pdf





Your Guide to Medicare's Durable Medical Equipment, Prosthetics, Orthotics, & Supplies (DMEPOS) Competitive Bidding Program

This booklet provides

information about Medicare's new rules for DMEPOS suppliers and what beneficiaries need to do when they need medical equipment or supplies.

http://www.medicare.gov/Pubs/pdf/11461.pdf



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Medicare Part C – Medicare Advantage

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Medicare Advantage Plans

This web page explains Medicare Advantage Plans.

http://www.medicare.

gov/sign-up-change-plans/medicare-healthplans/medicare-advantage-plans/medicareadvantage-plans.html





Costs for Medicare Health Plans

This web page provides information on what a beneficiary pays out-of-

pocket when enrolled in a Medicare health plan.

http://www.medicare.gov/your-medicarecosts/medicare-health-plan-costs/costs-formedicare-health-plans.html



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When Can I Join a Health or Drug Plan?

This web page provides information on when beneficiaries can enroll

in a Medicare Advantage Plan or Medicare Prescription Drug Plan.

http://www.medicare.gov/sign-up-changeplans/when-can-i-join-a-health-or-drug-plan/ when-can-i-join-a-health-or-drug-plan.html



Did You Know

Medicare Advantage Plans provide alternatives to Original Medicare. For more information on these plans or to enroll in one, your Medicare patients may visit <u>https://www.medicare.gov/find-a-plan</u> on the Internet, or call 1-800-MEDICARE.

Medicare Part D – Prescription Drug Coverage



Your Guide to Medicare Prescription Drug Coverage

This booklet explains how Medicare prescription drug coverage works, how it works with other drug coverage, and how beneficiaries can get Extra

Help paying for drug coverage.

http://www.medicare.gov/Pubs/pdf/11109.pdf





Things to Think About When You Compare Medicare Drug Coverage

This publication helps beneficiaries compare Medicare drug plans.

http://www.medicare.gov/Pubs/pdf/11163.pdf





Medicare Prescription Drug Coverage: How to Join a Medicare Drug Plan

This fact sheet tells beneficiaries how to join a Medicare drug plan once they've chosen the plan they want.

http://www.medicare.gov/Pubs/pdf/11111.pdf

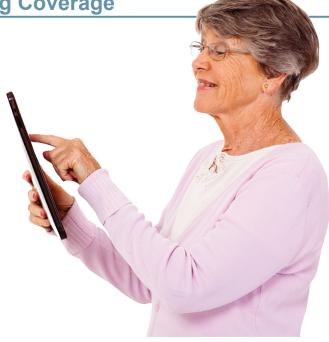


Closing the Coverage Gap - Medicare Prescription Drugs Are Becoming More Affordable

This fact sheet provides information and resources for people with Medicare drug

coverage to use during the coverage gap (also called the "donut hole").

http://www.medicare.gov/Pubs/pdf/11493.pdf



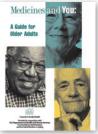


Have You Done Your Yearly Medicare Plan Review?

This brochure provides information to help beneficiaries review their health and prescription drug coverage during Open Enrollment.

http://www.medicare.gov/Pubs/pdf/11220.pdf





Medicines and You: A Guide for Older Adults

This guide provides tips for older adults on taking medicine safely.

http://eldercare.gov/ELDER CARE.NET/Public/Resources/ Brochures/docs/Your Medicines and You.pdf

Did You Know

Your Medicare patients may be able to get Extra Help paying your Medicare drug costs. For more information, see the "Get Help with Your Medicare Costs" section beginning on page 15.



Medicare Supplements & Other Insurance



How Medicare Works with Other Insurance

This web page explains how Medicare works with other insurance coverage.

http://www.medicare.gov/supplement-otherinsurance/how-medicare-works-with-otherinsurance/how-medicare-works-with-otherinsurance.html





What's Medicare Supplement (Medigap) Insurance?

This web page explains Medigap insurance.

http://www.medicare.gov/supplement-otherinsurance/medigap/whats-medigap.html







Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare

This guide helps people with Medicare understand Medigap insurance policies.

http://www.medicare.gov/Pubs/pdf/02110.pdf





What Is a Medicare Advantage Plan? What Is a Medigap Policy?

This fact sheet explains the differences between Medicare Advantage Plans and Medigap.

http://www.medicare.gov/Pubs/pdf/11474.pdf



Medicare and Other Health Benefits: Your Guide to Who Pays First

This booklet explains how Medicare pays when beneficiaries have other types of coverage.

http://www.medicare.gov/Pubs/pdf/02179.pdf



Did You Know

If your Medicare patients have Medicare and other health coverage, each type of coverage is called a "payer." When there's more than one payer, the coordination of benefits rule decides which one pays first.

Get Help with Your Medicare Costs



4 Programs That Can Help You Pay Your Medical Expenses

This fact sheet provides information on Federal and State programs available for people with Medicare who have

income and resources below certain limits.

http://www.medicare.gov/Pubs/pdf/11445.pdf



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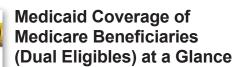
Medicare Savings Programs

This web page provides information on Medicaid and Medicare Savings

Programs (MSPs).

http://www.medicare.gov/your-medicare-costs/ help-paying-costs/medicare-savings-program/ medicare-savings-programs.html





This publication provides information on MSPs to help you explain them to your Medicare patients.

http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare_ Beneficiaries_Dual_Eligibles_At_a_Glance.pdf

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Seniors & Medicare and Medicaid Enrollees

This web page provides information that may help you explain MSPs,

including eligibility and benefits, to your Medicare patients.

http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Population/Medicare-Medicaid-Enrollees-Dual-Eligibles/Seniorsand-Medicare-and-Medicaid-Enrollees.html



J Did You Know

Your Medicare patients can find Medicaid eligibility and State contact information all in one location. For more information, refer your Medicare patients to <u>http://www.</u> <u>medicaid.gov</u> on the Internet.



Supplemental Security Income (SSI)

This publication provides information about the SSI program's eligibility requirements and how to apply for benefits.

http://www.socialsecurity.gov/pubs/EN-05-11000.pdf





Understanding the Extra Help with Your Medicare Prescription Drug Plan

This publication provides an overview of the Extra Help program available to cover the costs of a Medicare

Prescription Drug Plan and provides a list of factors beneficiaries should consider when comparing plans.

http://www.socialsecurity.gov/pubs/EN-05-10508.pdf



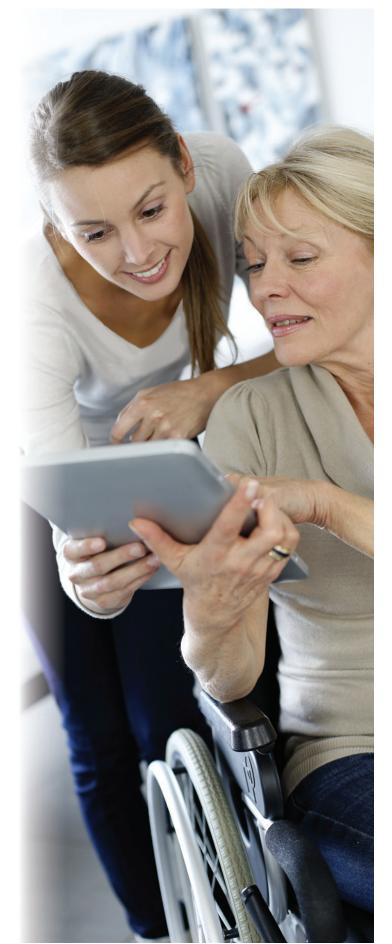


What to Do if You No Longer Automatically Qualify for Extra Help with Medicare Prescription Drug Costs

This fact sheet provides information on other options for lowering

prescription drug costs for beneficiaries who don't qualify for Extra Help.

http://www.medicare.gov/Pubs/pdf/11215.pdf



Long-Term Care Choices



LongTermCare.gov

This website provides current information to help beneficiaries accurately plan for long-term care needs,

including information on a number of public programs that may help pay for some long-term care services.

http://longtermcare.gov





Planning for Long-Term Care

This video provides information on long-term care planning and factors to consider.

http://nihseniorhealth.gov/longtermcare/ planningforlongtermcare/video/ planningforLTC_na.html





Your Guide to Choosing a Nursing Home

This booklet explains how to find and compare nursing homes, how to pay for nursing home care, nursing home residents' rights, and alternatives to

nursing home care.

http://www.medicare.gov/Pubs/pdf/02174.pdf



Did You Know

Medicare doesn't generally cover long-term care. Medicare covers skilled nursing care only for a short period following a qualifying hospital stay. For more information, see the Medicare Part A – Hospital Insurance section beginning on page 8.



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Nursing Home Compare

This web tool provides beneficiaries and caregivers with the ability to compare

Medicare- and Medicaid-certified nursing homes and the quality of care provided to patients.

http://www.medicare.gov/nursing homecompare



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Get Help Making Informed Decisions

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Get Your Medicare Questions Answered

This publication advises beneficiaries on how and when to contact Medicare.

http://www.medicare.gov/Pubs/ pdf/11386.pdf





Medicare Helpful Contacts

This web page allows beneficiaries to search for helpful resources.

http://www.medicare.gov/contacts





MyMedicare.gov

This website is Medicare's free, secure online service your Medicare patients can use to access personalized information regarding their

Medicare benefits and services.

https://mymedicare.gov



Did You Know

Your Medicare patients can use MyMedicare.gov to monitor all their claims in real time. This helps protect them and Medicare from fraud. For more information on preventing fraud, see the "Help Prevent Medicare Fraud, Waste, & Abuse" section beginning on page 21.



Medicare Plan Finder at a Glance

This video demonstrates how beneficiaries can use the Medicare Plan

Finder online tool on Medicare.gov to view and compare Medicare health and drug plan options available in their area and how they can enroll in a plan that best meets their needs.

http://www.youtube.com/watch?v= iQQJ7ry_H6k&feature=player_ detailpage&list=TLyxMuNcCBFSs

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Guide to Choosing a Hospital

This booklet explains steps for choosing a hospital and why hospital quality is important.

http://www.medicare.gov/Pubs/ pdf/10181.pdf



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Hospital Compare

This web tool provides beneficiaries and caregivers the ability to compare Medicare-certified hospitals

and the quality of care provided to patients.

http://www.medicare.gov/hospitalcompare





Physician Compare

This web tool provides beneficiaries and caregivers the ability to compare and locate Medicare participating

physicians and health care professionals.

http://www.medicare.gov/physiciancompare



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Supplier Directory

This web page provides beneficiaries and caregivers the ability to identify Medicare suppliers of medical equipment and supplies.

http://www.medicare.gov/supplierdirectory





Home Health Compare

This web tool provides beneficiaries and caregivers the ability to compare Medicare-certified home health agencies and

the quality of care provided to patients.

http://www.medicare.gov/homehealthcompare





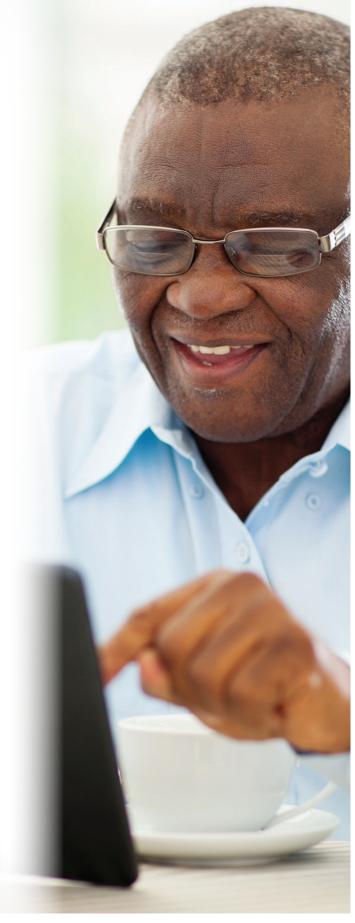
Dialysis Facility Compare

This web tool provides beneficiaries and caregivers the ability to

compare Medicare-certified dialysis facilities and the quality of care provided to patients.

http://www.medicare.gov/dialysis facilitycompare





Get Help Making Informed Decisions

Rights & Protections

Medicare Rights & Protections

This booklet explains the rights and protections guaranteed to Medicare beneficiaries.

http://www.medicare.gov/Pubs/ pdf/11534.pdf



How the Medicare Beneficiary Ombudsman Works for You

This fact sheet provides a brief description of the Medicare Beneficiary Ombudsman and how the program can

help beneficiaries.

http://www.medicare.gov/Pubs/pdf/11173.pdf





Medicare Forms

This web page provides a list of Medicare forms for beneficiaries.

http://www.medicare.gov/

forms-help-and-resources/forms/medicareforms.html



Meeting wit One-on-One	h Agents
	Agents and Brokers can help you learn about Medicare Advantage and Prescription Drug Plans. Learn what may happen at this meeting.
person. If you have concerns:	card for a list of rules agants must follow when you mee
· Contact your State Maghth	0-833-6227) = TTY users should call 1-877-886-3848 Insurance Assistance Program (3HIP). I the phone number for your local SHIP.

Meeting with Agents One-on-One

This fact sheet tells beneficiaries what to expect when meeting one-

on-one with an agent or broker about Medicare Advantage and Prescription Drug Plans.

http://www.medicare.gov/Pubs/pdf/11593.pdf



Did You Know

Medicare guarantees your Medicare patients certain rights and protections. For more information on their rights and protections, refer your Medicare patients to <u>http://www.medicare.gov</u> on the Internet or to call 1-800-MEDICARE.



Medicare Appeals

This booklet explains the Medicare appeals process.

http://www.medicare.gov/Pubs/ pdf/11525.pdf



Advanced Beneficiary Notice of Noncoverage

This web page provides an explanation of Advanced Beneficiary Notices

(ABNs) and when they should be given to a beneficiary.

http://www.medicare.gov/claims-and-appeals/ medicare-rights/abn/advance-notice-ofnoncoverage.html



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Medicare Summary Notice (MSN)

This web page provides an explanation of Medicare Summary Notices (MSNs),

including when beneficiaries should receive them and what information they include.

http://www.medicare.gov/forms-help-andresources/mail-about-medicare/medicaresummary-notice-msn.html



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Help Prevent Fraud, Waste, & Abuse



Protecting Medicare and You from Fraud

This booklet provides information on how beneficiaries can detect and protect against fraud and identity theft.

http://www.medicare.gov/Pubs/pdf/10111.pdf





Don't Be a Target of Healthcare Fraud

This brochure provides information on preventing, detecting, and reporting health care fraud.

<u>http://www.smpresource.</u> org/Content/NavigationMenu/Resources forSMPs/SMPOutreachMaterials/3.SMP BrochureinEnglish.pdf





Medical Identity Theft & Medicare Fraud

This publication provides information on Medical identity theft and how it can

disrupt a beneficiary's life.

https://oig.hhs.gov/fraud/medical-id-theft/OIG_ Medical_Identity_Theft_Brochure.pdf





Identity Theft and Your Social Security Number

This publication explains how beneficiaries can prevent identity theft and what to do if they've become a victim.

http://www.socialsecurity.gov/ pubs/EN-05-10064.pdf



Beneficiary Card Sharing Education

This video provides education on the issues associated with sharing Medicaid cards or numbers.

http://www.youtube.com/watch?v=k-IuAPuwHp0

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Senior Medicare Patrol

This publication provides an overview of the Senior Medicare Patrol (SMP) Program, which empowers consumers to prevent health care fraud.

http://www.smpresource.org/Content/ NavigationMenu/AboutSMPs/SMPFactSheet/ Senior.Medicare.Patrol.Fact.Sheet.pdf



Personal Health Care Journal

This tool assists beneficiaries in keeping records of their doctor

visits, tests, and procedures in a personal health care journal.

http://www.smpresource.org/ Content/NavigationMenu/Resources forSMPs/SMPOutreachMaterials/ 2.PersonalHealthCareJournalinEnglish.pdf





What You Need To Know About Misleading Advertising

This publication helps beneficiaries avoid being victimized by misleading advertisers who use

"Social Security" or "Medicare" to sell services available from Social Security free of charge.

http://www.socialsecurity.gov/pubs/EN-05-10005.pdf



Did You Know

Medicare needs your Medicare patients' help to protect them and Medicare from fraud, waste, and abuse. For more information, refer your Medicare patients to watch the video at <u>http://www. youtube.com/watch?v=bTByrj0TMpA</u> on the Internet.



Information for Caregivers



Medicare Basics: A Guide for Families and Friends of People with Medicare

This publication is a guide for families and friends of beneficiaries; it highlights topics related to the health and care of

a beneficiary.

http://www.medicare.gov/Pubs/pdf/11034.pdf





Do You Help Someone with Medicare?

This tip sheet provides Medicare information and resources to help caregivers.

http://www.medicare.gov/Pubs/ pdf/11468.pdf





Do You Care for an Older Adult? Caregiving

This web page provides a variety of resources for those caring for older adults.

http://www.medicare.gov/campaigns/ caregiver/caregiver.html



A Home Fall Prevention Checklist for Older Adults

This checklist asks about hazards found in each room of an older adult's home. For each hazard, the checklist explains

how to fix the problem and offers other tips for preventing falls.

http://www.cdc.gov/HomeandRecreational Safety/pubs/English/booklet_Eng_desktop-a.pdf



Eldercare Locator

This video provides information on community services available to older adults.

http://www.youtube.com/watch?feature=player_ detailpage&v=DbMLXUOW_0E



Did You Know

If your Medicare patients want Medicare to give their personal health information to someone other than themselves (such as a family member or other caregiver), they must contact Medicare in writing. For more information, refer your Medicare patients to <u>https://www. medicare.gov/MedicareOnlineForms/ AuthorizationForm/onlineForm</u> <u>Step.asp</u> on the Internet.









This fact sheet was current at the time it was published or uploaded onto the web. Medicare policy changes frequently so links to the source documents have been provided within the document for your reference.

This fact sheet was prepared as a service to the public and is not intended to grant rights or impose obligations. This fact sheet may contain references or links to statutes, regulations, or other policy materials. The information provided is only intended to be a general summary. It is not intended to take the place of either the written law or regulations. We encourage readers to review the specific statutes, regulations, and other interpretive materials for a full and accurate statement of their contents.

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