













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



Resources for Medicare Beneficiaries



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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 <http://www.medicare.gov/Publications> to view, print, and order most publications online. Scan the Quick Response (QR) code on the right with your mobile device to visit <http://www.medicare.gov/Publications> 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 <http://www.socialsecurity.gov/pubs> 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 http://www.cms.gov/Outreach-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.

Formats Available



Video



Website, page, or tool



Spanish

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



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



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>



Did You Know?

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

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



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>



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 <http://www.socialsecurity.gov/pubs/EN-05-10529.pdf> on the Internet.

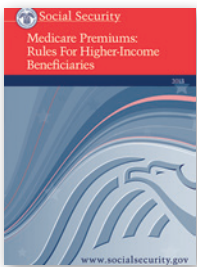




Medicare Costs

This web page provides information on Medicare costs.

<http://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-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

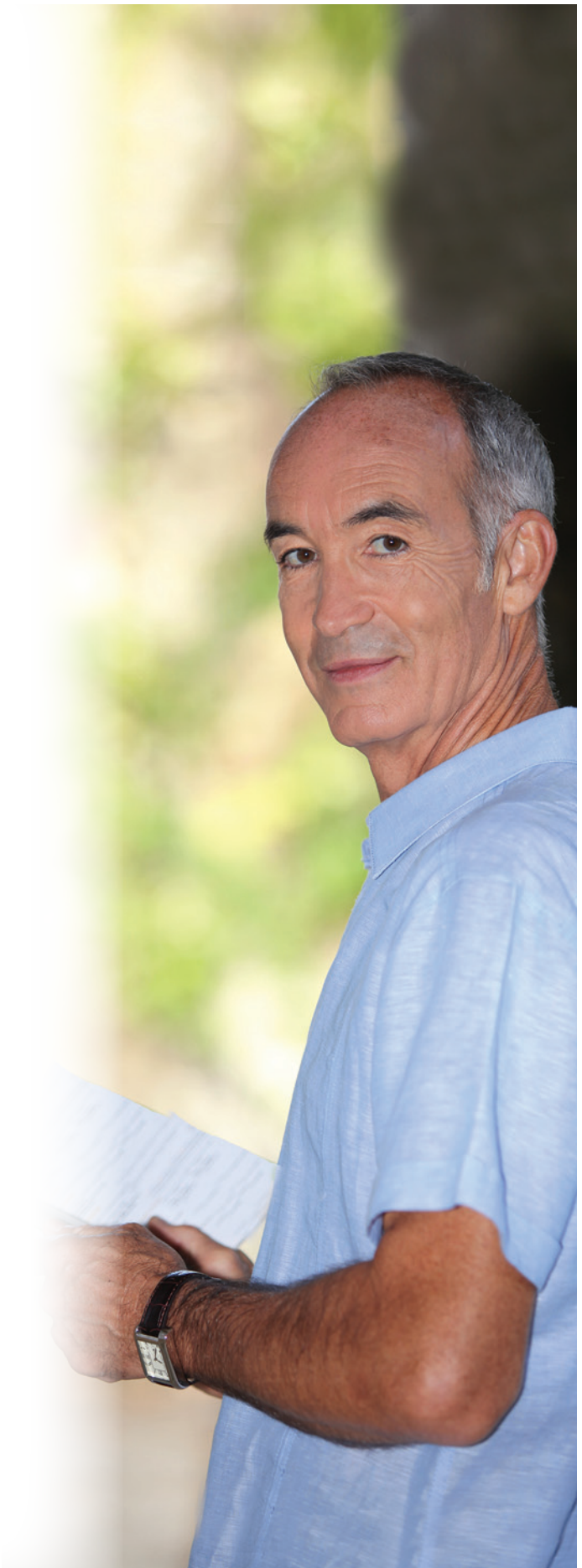
This booklet, which is mailed to Medicare beneficiaries each year, provides a comprehensive summary of Medicare benefits, coverage options, rights and protections, and answers to the most frequently asked questions about Medicare.

<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-medicare-covers/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>



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 <http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf> on the Internet.

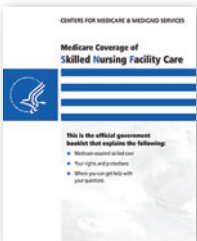




Medicare Hospice Benefits

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 Medicare-covered 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>



Medicare Part B – Medical Insurance



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>



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>



Medicare Limits on Therapy Services

This fact sheet explains the therapy cap limits for outpatient physical therapy, speech-language 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 <http://www.medicare.gov> 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 http://www.youtube.com/watch?v=Z5bjUYgfqhW&list=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>



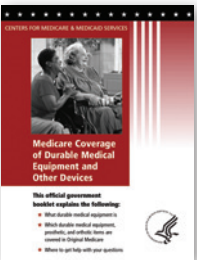
Are You Up-To-Date on Your Preventive Services?

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 Medicare-covered 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>



Medicare Part C – Medicare Advantage



Medicare Advantage Plans

This web page explains Medicare Advantage Plans.

<http://www.medicare.gov/sign-up-change-plans/medicare-health-plans/medicare-advantage-plans/medicare-advantage-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-medicare-costs/medicare-health-plan-costs/costs-for-medicare-health-plans.html>



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-change-plans/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 <https://www.medicare.gov/find-a-plan> 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.

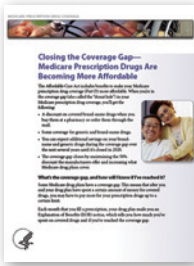
<http://www.medicare.gov/Pubs/pdf/11163.pdf>



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/ELDERCARE.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.

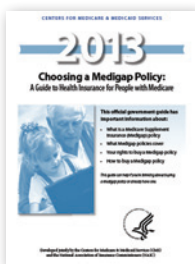
<http://www.medicare.gov/supplement-other-insurance/how-medicare-works-with-other-insurance/how-medicare-works-with-other-insurance.html>



What's Medicare Supplement (Medigap) Insurance?

This web page explains Medigap insurance.

<http://www.medicare.gov/supplement-other-insurance/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.

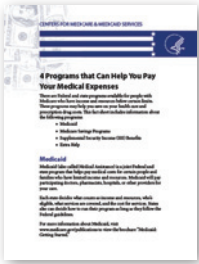
<http://www.medicare.gov/Pubs/pdf/02179.pdf>



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>



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>



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.medicare.gov/Medicaid-CHIP-Program-Information/By-Population/Medicare-Medicaid-Enrollees-Dual-Eligibles/Seniors-and-Medicare-and-Medicaid-Enrollees.html>



Medicaid Coverage of Medicare Beneficiaries (Dual Eligibles) at a Glance

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



Did You Know?

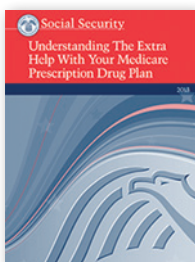
Your Medicare patients can find Medicaid eligibility and State contact information all in one location. For more information, refer your Medicare patients to <http://www.medicare.gov> on the Internet.



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>



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.

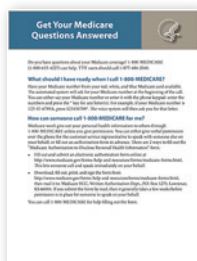
<http://www.medicare.gov/nursinghomecompare>



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.

Get Help Making Informed Decisions



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

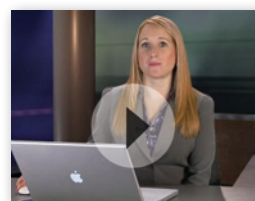
Medicare benefits and services.

<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.

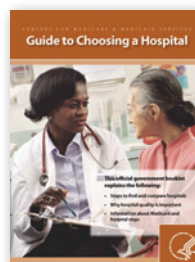


Medicare Plan Finder at a Glance

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



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>



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>





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.

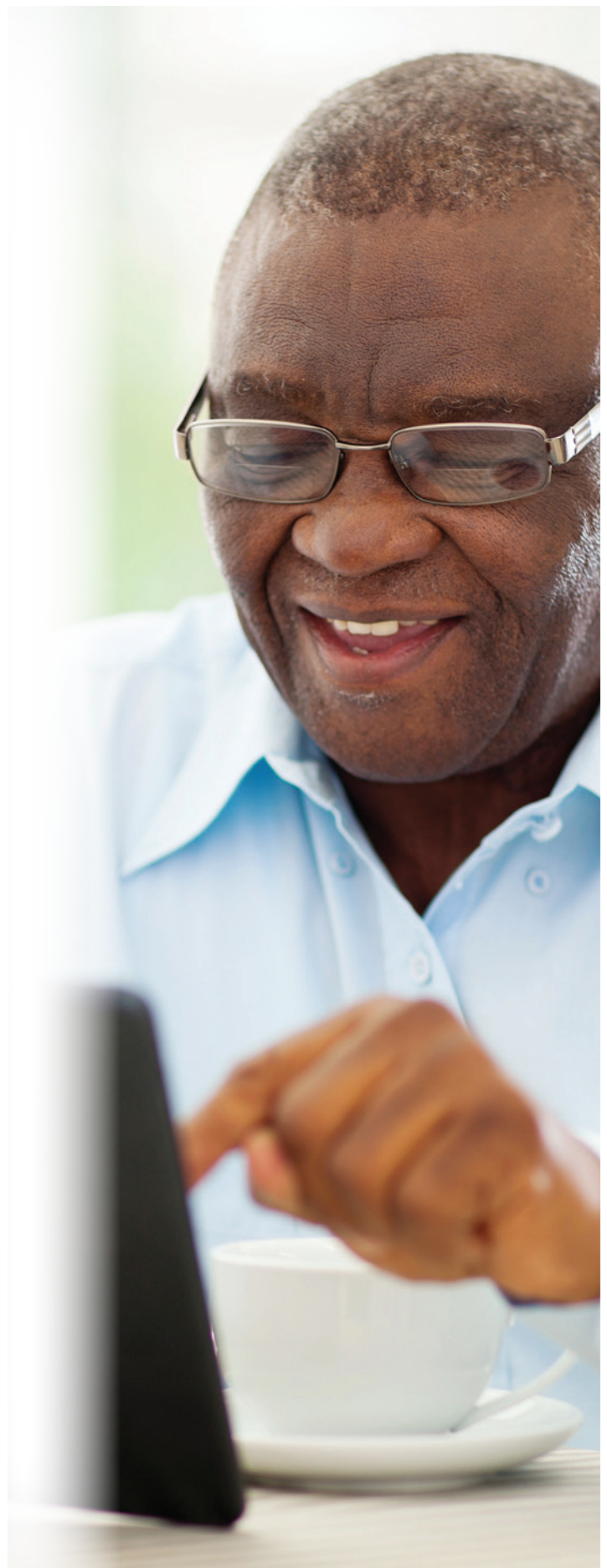
<http://www.medicare.gov/homehealthcompare>



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/dialysisfacilitycompare>



Rights & Protections



Medicare Rights & Protections

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

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



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.

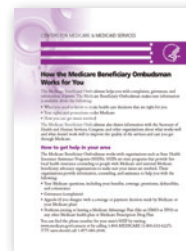
<http://www.medicare.gov/claims-and-appeals/medicare-rights/abn/advance-notice-of-noncoverage.html>



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-and-resources/mail-about-medicare/medicare-summary-notice-msn.html>



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/medicare-forms.html>



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 <http://www.medicare.gov> on the Internet or to call 1-800-MEDICARE.

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.

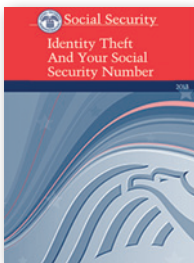
<http://www.smpresource.org/Content/NavigationMenu/ResourcesforSMPs/SMPOutreachMaterials/3.SMPBrochureinEnglish.pdf>



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



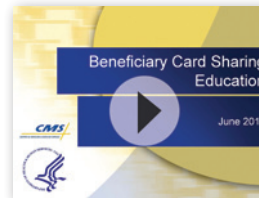
Identity Theft and Your Social Security Number

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>



Help Prevent Fraud,
Waste, & Abuse



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-luAPuwHp0>



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/ResourcesforSMPs/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 <http://www.youtube.com/watch?v=bTByrj0TMpA> 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/HomeandRecreationalSafety/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 <https://www.medicare.gov/MedicareOnlineForms/AuthorizationForm/onlineFormStep.asp> 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.

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