

Medicare Part A & B

Medicare - covers hospital insurance (**Medicare Part A**) and optional supplemental medical insurance (**Medicare Part B**) for people after age 65.

Individuals are eligible for Medicare benefits at age 65, regardless of whether they are retired or not. However, if an employer provides health insurance benefits, by law the employer's plan must be the primary health care plan for active employees who are age 65 or older. In the case of retired workers, Medicare is the primary carrier and the employer's insurance is secondary.

Hospital Insurance (**Medicare Part A**) is mandatory. After the initial deductible amount, Part A covers the following:

Hospital care for up to 90 days for each benefit period (after 60 days, the patient pays the first \$157/day)

A lifetime reserve of 60 additional days (the patient pays the first \$314/day.)

Post-hospital extended care in a skilled nursing facility

- Certain home health services after hospitalization
- Hospice care for patients certified as terminally ill

Medical Insurance (**Medicare Part B**) is optional. To enroll in Part B, participants pay a monthly premium, a \$100 deductible annually, and 20% coinsurance. Medicare usually pays 80% of the reasonable charges for covered services, including the following:

Services of physicians

Outpatient hospital services

Certain services of dental surgeons, optometrists, chiropractors, podiatrists, and chiropodists

Additional medical services, including diagnostic x-rays, splints and casts, rental or purchase of medical equipment, and other specified services

Home health services