



# My Health Journey and Medicare for American Indians and Alaska Natives

## Steps to sign up for inpatient and outpatient health care coverage

### What is Original Medicare?

Original Medicare covers Medicare Parts A and B. If you are eligible for Medicare, consider signing up for hospital coverage (Medicare Part A) and medical insurance (Medicare Part B). Together, Medicare Parts A and B help cover your inpatient and outpatient health care costs.

#### Medicare Part A: Hospital coverage

Medicare Part A covers hospital expenses, such as inpatient care, skilled nursing care, nursing home care, hospice care, and home health services.

#### Medicare Part B: Medical insurance

Medicare Part B covers doctor visits, medical equipment, and treatment ordered by your doctor. Medicare Part B also covers a full range of preventive services to help keep you healthy by identifying medical issues earlier when treatment is most effective.

### Open Enrollment Period for Medicare Health and Prescription Drug Plans

Mark your calendar with these important dates! You must sign up for Medicare through the Social Security Administration at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) during the Medicare Open enrollment period, October 15 – December 7. This period may be the only chance you have each year to make a change to your Medicare health and prescription drug coverage.

<b>October 1</b>	Start comparing your coverage with other options. You may be able to save money
<b>Mid October–Early December</b>	Change your Medicare health or prescription drug coverage for the next year, if you decide to. Be sure to check the open enrollment end date.
<b>January 1</b>	New coverage begins if you made a change. New costs and benefit changes also begin if you keep your existing Medicare health or prescription drug coverage and your plan makes changes.

#### Medicare Part D: Prescription Drug Coverage

In addition to Original Medicare, you can also sign up for Medicare Part D for prescription drug coverage at <https://www.medicare.gov/part-d>

## Find out if You Qualify for Medicare

You can qualify for Medicare based on your age or disability status.

**For age eligibility, your Medicare enrollment period** begins 3 full months before and ends 3 full months after the month of your 65th birthday. For example, if your birthday is July 4, you must enroll between April 4 and October 4. If you don't enroll during this time, you may have to pay a late enrollment penalty.

**If you have a disability** and qualify for Medicare, you can enroll at any age.

## How much does Medicare Part A Cost

**If you or your spouse paid Medicare taxes while working for a certain amount of time**, you usually do not pay a monthly premium for Part A coverage, known as premium-free Part A.

**If you aren't eligible for premium-free Part A**, you may be able to buy Part A. In most cases, if you choose to buy Part A, you must also have Part B and pay monthly premiums for both.

**Part A penalty:** If you aren't eligible for premium-free Part A, and you don't buy Part A when you're first eligible, your monthly premium may go up 10%. See Medicare and You Handbook for more details.

## How much does Medicare Part B Cost?

**The standard Part B premium** depends on your modified adjusted gross income, as reported on your IRS tax return from 2 years prior to your enrollment. **Some people who get Social Security benefits will pay less than the standard amount.** Social Security will tell you the exact amount you'll pay for Part B.

**Part B penalty:** Unless you sign up for Part B during a special enrollment period or when you first become eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't enroll.

## Medicare savings plans:

You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions. For more information: <https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html>

### Learn More About Medicare

Learn more about Medicare enrollment, benefits, coverage, and costs:

- Review the Medicare & You 2018 handbook: <https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>
- Ask for information from your Indian health program, visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-633-4227

### Sign up for Medicare

- Sign up for Medicare through the Social Security Administration: [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare)
- Call 1-800-772-1213
- Ask your Indian health program for assistance