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疑問查詢

- 若您已接受社會福利，請致電社會安全局免費專線 1-800-772-1213（週一至週五，東岸時間上午七時至下午七時），與客戶服務代表洽談。
- 若您不懼說英語，您可以請會說英語者代為致電免費專線，安排在靠近您住所的地社會安全局辦事處面談。同時，此人也可以要求一位華語服務代表在面談時協助您。
- 查詢鐵路局退休福利，請致電免費專線 1-800-808-0772。

其他還有哪些可供索取的資料？

Medicare 爲您提供資訊助您作出適當的健保決定。您可在網站上找到其他說明手冊，亦可從Medicare索取免費手冊以備了解更多對您有興趣的項目。我們會繼續增加新的手冊為您提供詳細的重要資訊。要得到最新版的手冊，請上網www.medicare.gov 按“Publications”或致電 1-800-MEDICARE (24小時免費服務專線 1-800-633-4227)。TTY聽障服務專線用者可致電 1-877-486-2048。
Medicare is a Federal health insurance program.

Who is Eligible for Medicare?
- Many people age 65 or older.
- Some people with disabilities under age 65.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare is a health insurance program for people ages 65 and older, or younger if eligible because of disability or End-Stage Renal Disease.

Medicare Coverage (Part A)

Part A is Hospital Insurance.

Helps Pay For:
- Inpatient care in hospitals.
- Critical access hospitals.
- Skilled nursing facilities.
- Hospice care.
- Some home health care.
- Blood.

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- Critical access hospitals.
- Skilled nursing facilities.
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- Blood.
**Cost:** Many people who receive Social Security or Railroad Retirement Board benefits get Medicare Part A automatically for free when they turn age 65. You do not have to pay a monthly payment called a **premium** for Part A if you or your spouse worked and paid Medicare taxes for at least ten years. If you did not work long enough or never worked in the United States, you may be able to buy Part A when you turn 65. You would have to pay a premium each month. This premium amount may change every calendar year.

There are state programs for people with limited income and resources that pay some or all of Medicare Part A premiums. Some programs may also pay Part A deductibles and **coinsurance**. For more information, look at [www.medicare.gov](http://www.medicare.gov) on the web. If you don’t have a computer, your local senior center or library may be able to help you get this information. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.

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**Medicare Advantage**

Medicare Advantage is a plan that provides medical services. The plan provides a range of benefits, such as hospital care, doctor visits, and prescription drugs. Medicare Advantage plans are available in all parts of the United States and can be accessed through a variety of providers. If you are interested in learning more about Medicare Advantage plans, you can visit [www.medicare.gov](http://www.medicare.gov) or contact your local Medicare office.

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*Premium - What you pay monthly for health care coverage to Medicare, an insurance company, or a health care plan.

**Coinsurance - The percentage of the Medicare-approved amount (See pg. 10) that you have to pay after you pay the deductible for Medicare Part A and/or Part B.”
Medicare Part A (Hospital Insurance) Helps Pay For:

Hospital Stays:
Semi-private room, meals, general nursing, and other hospital services and supplies. This includes care you can get in critical access hospitals and inpatient mental health care. This does not include private duty nursing, or a television or telephone in your room. It also does not include a private room, unless medically necessary.

For each benefit period* you pay:
- A different amount depending on the length of the hospital stay. These amounts may change periodically.
- All costs for each day beyond 150 days.

Skilled Nursing Facility (SNF) Care:
Semi-private room, meals, skilled nursing and rehabilitative services, and other services and supplies (after a related 3-day hospital stay).

For each benefit period you pay:
- Nothing for the first 20 days.
- A certain amount (which may change periodically) for days 21 through 100.
- All costs beyond the 100th day in the benefit period.

*Benefit Period - The period of time determined by Medicare for your use of hospital and skilled nursing facility services which starts the day you go to the hospital or skilled nursing facility and ends when you have not received hospital or nursing care for 60 days in a row.
Medicare Facts

Home Health Care:
Part-time skilled nursing care, physical therapy*, occupational therapy**, speech-language therapy, home health aide services, medical social services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers), medical supplies, and other services.

You pay:
- Nothing for home health care services.
- 20% of the Medicare-approved amount*** for durable medical equipment.

Hospice Care:
Medical and support services from a Medicare-approved hospice for people with a terminal illness, drugs for symptom control and pain relief, and other services not otherwise covered by Medicare. Hospice care is given in your home. However, short-term hospital and inpatient respite care (care given to a hospice patient by another caregiver so that the usual caregiver can rest) are covered when needed.

*Physical Therapy - Treatment of injury and disease by mechanical means, such as heat, light, exercise and massage.
**Occupational Therapy - Services given to help you return to usual activities (such as bathing, preparing meals, housekeeping) after an illness either on an in- or out-patient basis.
***Medicare-Approved Amount - The fee Medicare sets as reasonable for a covered medical service or supply. This is the amount a doctor or supplier is paid by you and Medicare for a service or supply.

如何加入Medicare？
如果您現享有社會安全局或鐵路退休局福利，在您滿六十五歲當月的第一天，您將會自動加入Medicare Part A和Part B。

是否加入Medicare Part B是您的選擇。您的Medicare卡大約會在您六十五歲生日的三個月前寄給您，若您不要參加Part B，請遵照卡上的指示。

若您將滿六十五歲但尚未取得社會安全局或鐵路退休局福利，或Medicare，您可以隨時申請這些福利和Medicare。您亦可只申請Medicare。您可以在最初加入期加入Medicare Part B。最初加入期是指您滿六十五歲的三個月前至滿六十五歲的三個月後的期間。若您或配偶在工作期間未付Medicare稅，而您現在已滿六十五歲，您仍可購買Medicare Part A。
You pay:
- A copayment* for outpatient prescription drugs and 5% of the Medicare-approved amount for inpatient respite care. The amount you pay for respite care may change each year.

Blood:
Pints of blood you get at a hospital or skilled nursing facility during a covered stay.

You pay:
- For the first 3 pints of blood, unless you or someone else donates blood to replace what you use.

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Part A and Part B do not pay for:

- Preventive care
- Elective surgery
- Dental care (except for emergency care)
- Prescription drugs
- Hospice care
- Home health care
- Skilled nursing care
- Inpatient respite care

*Copayment - A copayment is usually a set amount you pay for a service.
What is Medicare Part B?

Part B is Medical Insurance.

Helps Pay For:
- Doctors’ services.
- Outpatient hospital care.
- Physical and occupational therapy.
- Some home health care.
- Durable medical equipment and supplies.
- Ambulance services (when other transportation would endanger your health).
- X-rays, MRIs, CAT scans, EKGs, and some other diagnostic tests.

Part B helps pay for these covered services and supplies when they are medically necessary.

Medicare Part B also provides coverage for preventive services to help you stay healthy. The preventive services include:
- Breast cancer screening mammograms, and cervical and vaginal screening tests.
- Four types of colorectal cancer screening tests.
- Bone mass measurement tests.
- Diabetes blood sugar monitoring and diabetes self-management training.
- Glaucoma screening tests.
- Medical nutrition therapy for people with diabetes, chronic renal disease, and post-transplant patients.
- Flu, pneumonia, and Hepatitis B shots.
- Prostate cancer screening tests.

Medicare Facts

家居健康護理：
非全職專業護理、物理治療、職能治療、語言障礙治療、家居健康護理服務、醫療性社會服務、耐用性醫療設備（包括輪椅、病床、氧氣和助行器等）、醫療用品及其他服務。

您：
- 不需支付Medicare核准的服務費用。
- 支付耐用性醫療設備Medicare核准金額的百分之二十。

門診診療：
門診病患在醫院接受的服務和醫療用品，屬於醫生服務的一部份。

您：
- 支付共付保險額或共付保費，依所接受的醫療服務而定。

血液：
包括在門診服務或Medicare Part B承保範圍內的輸血血液。

您：
- 若您或其他人沒有爲您捐血，您需支付前三品脫的血液。若仍有額外需求，您需支付Medicare核准金額的百分之二十（在減除額後）。

Medicare Coverage (Part B)
These valuable Medicare benefits are important ways to maintain good health and to lower your risk of disease and illness. Talk to your doctor about your risk of developing these health problems and your need for these preventive services. For more information on these services look at www.medicare.gov on the web. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.

Costs: You pay the Medicare Part B premium each month. The premium amount may change each calendar year. For some people, this amount may be higher if they did not choose Part B when they first became eligible at age 65.

Part B Enrollment Periods
Enrolling in Medicare Part B is optional and up to each person to decide. However, everyone eligible for this program is urged to sign up at the time they are first eligible for Medicare Part A, because the monthly premium may go up if they do not sign up for it at that time. You can sign up for Part B anytime during the 7-month period that begins 3 months before the month you turn age 65 and ends 3 months after. For example, if someone’s 65th birthday occurs on January 15, that person could sign up for Part B anytime between October 1 and April 30 of the following year. The month you are entitled to Part B depends on which month in the 7-month period you sign up. It is important that people take advantage of this option during this period, because the cost of Part B may go up if they sign up later. For instance, if a person applies for Part B insurance 5 years after becoming eligible for Part A, the monthly premium could be 50% higher. The 50% increase in the monthly premium will last as long as that person lives.

Medicare Part B (醫療保險) 協助支付:

醫療及其他費用:
- 醫師服務（不包括普通身體健康檢查）、門診醫療和外科服務、醫療用品、診斷檢驗、受核相的門診手術中心費用、耐用性醫療設備（包括輪椅、病床、氧氣和助行器等）。
- 心理健康、物理和職能治療、及語言障礙門診治療。
- 手術前第二意見。

您:
- 支付減免額*（每年付一次）。
- 在支付減免額後，Medicare 核准金額的百分之二十五。
- 支付物理、職能和語言障礙門診治療費用的百分之二十五。
- 支付心理健康門診治療費用的百分之五十。

診所化驗服務:
血液檢查、尿液檢查及其他。

您:
- 不需支付Medicare 核准的服務費用。

*減免額（Deductible）– Medicare 在每個福利期限開始支付Medicare Part A 醫保前或每年支付Medicare Part B 醫保費之前，您需支付的金額。金額可能每年變更。
Medicare Facts

Medicare Coverage (Part B)

There are state programs for people with limited income and resources that help pay the Medicare Part B premium and sometimes other out-of-pocket costs. Some programs may also pay Medicare deductibles and coinsurance. For more information, look at www.medicare.gov on the web. If you don’t have a computer, your local senior center or library may be able to help you get this information. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.

If you do not take Medicare Part B when you are first eligible for Medicare, you may sign up during a General Enrollment Period. This period runs from January 1 through March 31 of each year. Your Part B coverage will start on July 1 of the year you sign up.

If you did not take Medicare Part B when you were first eligible because you or your spouse were working and had group health coverage through your or your spouse’s employer or union, you can sign up for Part B during a Special Enrollment Period (SEP).

This means that you can sign up for Medicare Part B anytime you are still covered by the employer or union group health plan based on your or your spouse’s current employment. You may also sign up during the 8 months following the month when the employer or union group health plan coverage ends, or when the employment ends (whichever is first). Most people who sign up for Part B during a SEP do not pay higher premiums. However, if you are eligible, but do not sign up during the SEP, the cost of Part B may go up.

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Medicare Part B (Medical Insurance) Helps Pay For:

Medical and Other Services:
- Doctors’ services (except for routine physical exams), outpatient medical and surgical services and supplies, diagnostic tests, ambulatory surgery center facility fees for approved procedures, and durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers).
- Outpatient mental health care, and outpatient physical and occupational therapy, including speech-language therapy.
- Second surgical opinions.

You pay:
- A deductible* amount (pay once per calendar year).
- 20% of Medicare-approved amount after deductible.
- 20% for all outpatient physical, occupational, and speech-language therapy services.
- 50% for outpatient mental health care.

Clinical Laboratory Service:
Blood tests, urinalysis, and more.

You pay:
- Nothing for Medicare-approved services.

*Deductible - The amount you must pay for health care, before Medicare begins to pay, either each benefit period for Medicare Part A, or each year for Medicare Part B. These amounts can change every year.
Home Health Care:
Part-time skilled nursing care, physical therapy, occupational therapy, speech-language therapy, home health aide services, medical social services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers), medical supplies, and other services.

You pay:
- Nothing for Medicare-approved services.
- 20% of the Medicare-approved amount for durable medical equipment.

Outpatient Hospital Services:
Hospital services and supplies received as an outpatient as part of a doctor’s care.

You pay:
- A coinsurance or copayment amount which may vary according to the service.

Blood:
Pints of blood you get as an outpatient or as part of a Medicare Part B covered service.

You pay:
- For the first 3 pints of blood, then 20% of the Medicare-approved amount for additional pints of blood (after the deductible), unless you or someone else donates blood to replace what you use.

何謂Medicare Part B？

Part B 为医疗保险。

协助支付：
- 医生服务。
- 医院门诊和门急诊。
- 物理和职业治疗。
- 部分家庭健康护理。
- 耐用医疗设备和医疗用品。
- 救护车服务（当使用其他交通工具难以及时就医时）。
- X 光、MRI、CAT 扫描、EKGs 等诊断和检查。

Part B 是在有医疗上的需要时，协助支付以上费用。

Medicare Part B 更为您提供预防性医疗服务，助您保持身体健康。这些预防性服务包括：
- 乳腺癌 X 光检查、子宫颈和阴道检查。
- 四种癌症及结肠癌检查。
- 骨密度检测。
- 糖尿病血糖监测和自我管理训练。
- 视力检查。
- 糖尿病患者、慢性肾脏病和器官移植后患者的医疗营养治疗。
- 流行性感冒、肺炎和乙型肝炎患者疫苗预防注射。
- 男女生殖器官检查。
What is not paid for by Part A and Part B?

The Original Medicare plan (Part A and Part B) does not cover the following:

- Acupuncture.
- Deductibles, coinsurance, or copayments when you get health care services.
- Dental care and dentures (in most cases).
- Cosmetic surgery.
- Custodial care (help with bathing, dressing, using the bathroom, and eating) at home or in a nursing home.
- Health care you get while traveling outside of the United States (except in limited cases).
- Hearing aids and hearing exams.
- Orthopedic shoes.
- Routine foot care (with only a few exceptions).
- Routine eye care and most eyeglasses.
- Routine or yearly physical exams.
- Screening tests with exceptions to glaucoma, colorectal cancer, bone mass measurements, mammograms, Pap test and pelvic exams, diabetes blood sugar monitoring, and prostate cancer.
- Shots (vaccinations) with exceptions to flu, pneumonia, and Hepatitis B shots.

血透：
在承保住院期間，來源醫院或專業護理設施供應的血液。

您:
- 若您或其他人沒有為您捐血，您需支付前三品脫 (3 pints) 血液。

*共付額 (Copayment) - 通常是指受益人支付某項服務的固定費用。
How Do I Enroll in (Join) Medicare?
If you are already getting Social Security or Railroad Retirement benefits, you will be automatically enrolled in Medicare Part A and Part B starting the first day of the month you turn age 65.

Enrolling in Medicare Part B is your choice. Your Medicare card will be mailed to you about three months before your 65th birthday. If you do not want Part B, follow the instructions on the card.

If you are close to age 65 and are not yet getting Social Security, Railroad Retirement benefits or Medicare, you can apply for benefits and Medicare at the same time. You can also apply for Medicare only. You can sign up for Medicare Part B during your initial enrollment period which begins three months before the month you turn age 65 and ends three months after you turn age 65. If you or your spouse did not pay Medicare taxes while you worked, and you are age 65 or older, you may be able to buy Medicare Part A.

Household Medical:

You:
- Don’t have to pay for household medical care.
- Pay 20% of Medicare-approved amount.

Home Health Care:
This Medicare provides continuous medical care to patients with chronic diseases and physical disabilities. Home health care includes services provided by nurses, therapists, and other health care professionals.

*Physical Therapy – Treatment for injuries and disease using physical techniques, such as exercise, physical therapy, and functional training.

**Occupational Therapy – Treatment for physical disabilities using activities and exercises.

*Medicare-approved amount – The maximum amount Medicare will pay for covered services.

Medicare Facts

In Medicare (Part A)
Medicare Health Plan Choices
Original Medicare plan, Medicare Advantage* plans, Medicare
Managed Care plans, and Medicare Private Fee-for-Service.

The Original Medicare plan
In the Original Medicare plan, you are usually charged a fee for
each health care service or supply you get. This plan, managed by
the Federal Government, is available nationwide. If you are in the
Original Medicare plan, you use your red, white, and blue Medicare
card when you get health care (see sample card on page 4). You
may go to any doctor, specialist, or hospital that accepts Medicare.
Generally, a fee is charged each time you get a service.

Medicare Part A (醫院保單) 協助支付以下費用:
住院:
合住房房(semi-private room)、三餐飲食、一般護理及其他
醫院服務和供應品。這包括在隔遠地區醫院接受護理和
心理輔導，但並不包括私人護理服務、房內的電視機、
電話、或私人病房，除非該病房屬醫療上的需要。

在每個福利期限內您支付:
• 費用依住院總日數而定，費用可能會不定期變更。
• 在一百五十天後，支付所有費用。

專業護理設施 (Skilled Nursing Facility) 護理:
住院三天之後，合住房房、三餐飲食、專業護理和康復
服務，及其他服務和供應品。

在每個福利期限內您支付:
• 前二十天不需付費。
• 在福利期限的第二十一天到一百天，支付一定數額
的費用 (費用可能會不定期調整)。
• 在福利期限的一百天後，支付所有費用。

* 福利期限 - 由Medicare決定您所使用醫院及專業護理設施服務的
期限。這就是從您入院或使用專業護理設施之日起，直到您連續
六十天沒有住院或使用專業護理設施的服務止。

* Medicare Advantage is the new name for Medicare+Choice plans. Medicare
Advantage rules and payments are improved to give you more health plan choices
and better benefits. For more information, call 1-800-MEDICARE.
Medicare Facts

Medicare Advantage
Medicare Advantage plans provide care under contract to Medicare. They may provide benefits like coordination of care or reduce out-of-pocket expenses. Medicare Advantage plans are available in many areas of the country. Medicare pays a set amount of money for your care every month to these health plans. In turn, the Medicare Advantage plans manage the Medicare coverage for its members. If Medicare Advantage plans are available in your area, you can join one and get your Medicare covered benefits. By joining a Medicare Advantage plan, you can often get extra benefits, like prescription drugs. The Medicare Advantage plan may have additional rules that you need to follow. For example, you must meet the eligibility requirements for both Medicare Part A and Medicare Part B. You may also have to pay a monthly premium for the extra benefits. Medicare Advantage currently include:

- Medicare Managed Care plans are offered by private insurance companies. These plans are sometimes called HMOs. In addition to the monthly Medicare Part B premium, you may also have to pay an additional monthly premium to the managed care plan. The plan may charge you a set amount every time you see your doctor.

In most managed care plans, you can only go to certain doctors, hospitals, and specialists that agree to treat members of the plan. You can often get extra benefits, like hearing aids, eyeglasses, or prescription drugs.

Medicare Health Plan Choices

Medicare Advantage

Fee: 費用: 許多合格接受社會安全局或鐵路退休局福利者在年滿六十五歲時即自動免費加入Medicare Part A。若您或配偶過去在美國工作至少十年以上，並已繳付Medicare稅款，您則不需支付Part A的月費*。若您在美國工作時間不足十年或未曾工作過，在您年滿六十五歲時可以購買Part A，您則須每月支付月費。月費額可能每年變更。

有些州政府提供協助低收入和資源有限民衆的計劃可以協助受惠人支付Medicare Part A的部份或全部月費。有些計劃甚至可以支付Part A的減額和共付保險額**。

請上網www.medicare.gov查閱。若無電腦，附近的老人中心或圖書館或可協助您查詢相關資訊。您亦可致電1-800-MEDICARE（24小時免費服務專線：1-800-633-4227）。TTY聽障服務專線用者可致電1-877-486-2048。

*月費(Premium) – 每月向Medicare、保險公司或醫療照顧計劃支付醫療照顧承保範圍的費用。

**共付保險額 – 在您支付Medicare Part A和/或Part B部份的減額之後，您必須支付Medicare共付金額（請參閱第十一頁）的百分比。
Medicare Private Fee-for-Service is a Medicare health plan offered by a private insurance company. The private insurance company provides health care coverage to people with Medicare who join this plan. The plan may charge an additional monthly premium. You pay a fee for each doctor visit or service you get. The private insurance company, rather than the Medicare program, decides how much it pays and how much you pay, for the services you get. You can go to any doctor or hospital that accepts the terms of the plan’s payment. You may be able to get extra benefits, like coverage for additional days in the hospital.

Recently, President Bush and Congress worked together to pass a new law to bring people with Medicare more choices in health care coverage and better health care benefits.

This new law preserves and strengthens the current Medicare program, adds important new prescription drug and preventive benefits, and provides extra help to people with low incomes. You will still be able to choose doctors, hospitals and pharmacies.

For more information, look at www.medicare.gov on the web. Select “Medicare Personal Plan Finder” or “Publications” to look at or print plan information or booklets. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.
Questions

- If you get Social Security benefits, call the Social Security Administration toll-free at 1-800-772-1213 (weekdays, 7:00 A.M. to 7:00 P.M. Eastern time). Ask to speak to a customer service representative.
- If you do NOT speak English, you can ask an English-speaking person to call the toll-free number above to set up an appointment at the Social Security office closest to where you live. At the same time, the person can also request for a Chinese speaking customer service representative to help you during your appointment.
- If you get benefits from the Railroad Retirement Board, call toll-free 1-800-808-0772.

What Other Information is Available?

Medicare tries to give you information to help you make good health care decisions. Other publications are available on the website. You can order free booklets from Medicare to learn more about the topics that are of interest to you. We are always adding new booklets with detailed information about important subjects. For the most up-to-date versions of booklets, look at www.medicare.gov on the web. Select “Publications”. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.