

Confused about MEDICARE?



We can help you!

For more than 15 years the Community Health Initiative of Kern County has helped thousands of people obtain and understand their medical coverage under Medi-Cal and Covered California. **We are pleased to share that our services are now expanding to include MEDICARE!**

Medicare can be complicated and difficult to understand, but these are the 4 things you need to know to understand how Medicare works.

1

Who is eligible?

Permanent Residents or U.S. Citizens who meet at least one of the following requirements:

- People who are 65 years of age or older
- Younger people with certain disabilities
- People with end-stage renal disease (ESRD)

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When can I sign up or make changes?

There are different opportunities to enroll or make changes to your coverage:

a. Initial Enrollment Period - When you are about to turn 65 years of age, you have a 7 month window to sign up.



b. Annual Enrollment Period - Enroll from October 15 to December 7 for coverage to begin on January 1.



c. Open Enrollment Period - You can change Medicare Advantage plans or return to original Medicare (part A and B) from January 1 to March 31st.

d. Special Enrollment Period - You can enroll in Medicare or request changes if you lose your coverage, move and other special situations.

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What are the parts of Medicare?

Medicare has 4 PARTS: A, B, C y D.

Part A - Hospital Coverage



Part A covers inpatient care at a hospital, skilled nursing facility care, hospice care for people with terminal illnesses, blood work (laboratory), and home health care.

Part B - Medical Coverage



Medicare Part B covers two types of services:

1. services needed for medical reasons
2. preventive, outpatient, chiropractic and medical equipment services

Part C - All-in-one



Also known as Medicare Advantage, it is an option part that includes Part A, Part B, and also Part D. Most Medicare Advantage plans offer additional coverage not found in Parts A and B such as ophthalmologic programs, audition, dentistry and gym memberships. Plans may also cover other benefits, check with the health plan to see what benefits are offered and if you qualify for those extra benefits.

Part D - Drug Coverage



This is an optional benefit for all individuals enrolled in Medicare.

Part D offers coverage for your drugs and can be combined with Medicare Part A and Part B, as well as with other programs under Medicare.

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What is Medi-Medi and why should I be interested?

Some people qualify for Medicare and Medi-Cal and are considered "Medi-Medi" dual beneficiaries. When using services, Medi-Medi beneficiaries must present all benefit cards when receiving services. If you have full scope Medi-Cal at no cost, Medi-Cal will help you pay for Medicare Part A and B deductibles and copayments, as well as paying the monthly premium for Medicare Part B.

Community Health Initiative of Kern County in collaboration with California Coverage & Health Initiatives (CCHI) and Community Health Initiative of Napa County can help you:

- Understand your coverage (Medicare and/or Medi-Cal)
- Choose a health plan and primary doctor
- Schedule appointments (doctors and specialists)
- Advocate for you in any health services problem
- Case management until an eligibility decision is made
- Appeal denial of services
- Enroll in Medi-Cal
- Enroll in Medicare - Assistance provided by Certified Life & Health Agents from CHI Napa County