

NEW TO MEDICARE CHECKLIST

1. _____ Call Social Security for an appointment.

Three months before your 65th birth month call Social Security to enroll in Medicare A & B. If you are already getting a Social Security check, you may receive your Medicare card automatically. Ask Social Security any questions that you have. You may choose to delay getting a Social Security check till your full retirement age or are continuing to work.

Manhattan Social Security Office Call 9 a.m.-4:00 p.m. (Monday- Friday),
877-840-5741, 1121 Hudson Avenue # A, Manhattan, KS 66503

Salina Social Security Office Call Same Hours as Above, 877-405-3494,
1410 East Iron Suite 7, Salina, KS 67401

Enroll on the Web (if desired): www.ssa.gov

My Social Security: Sign up to get your benefit verification letter, check your benefit information and earnings record & get a replacement Medicare card.

2. _____ Investigate Medicare Supplement Plans (Medigap Insurance)

Medicare beneficiaries are responsible for Medicare Part A & B deductibles and coinsurance. Selecting a Supplement Insurance can lower these costs.

The Kansas Insurance Department publishes a **Medicare Supplement Insurance Shopper's Guide** which is available free. It lists the various Plans A-N available and companies that handles these plans. Decide the lettered Plan that you want. Some Kansans select a Plan C or F. In 2020 they no longer sell C & F plans to New to Medicare beneficiaries, people with those plans can stay on them if they desire. Also determine if you want an **Issue Age** or **Attained Age** Plan. Then contact two to three companies under that plan and ask for monthly premium costs. The 800 toll free phone number of the companies are listed in the book.

Some companies offer dental coverage for additional \$\$, but the offer may only be available when you are new to Medicare. If you can't afford a Supplement Insurance, you will have original Medicare and be responsible for the co-pays and deductibles that Medicare does not cover.

3. _____ **Investigate a Medicare Advantage Plans if desired.**
Supplement Plans are standardized but Advantage Plans are not. The www.medicare.gov web site has information on these and **the Medicare and You** book has some Advantage Plans listed. Some Advantage Plans have a Prescription Drug Plan included in them. Follow the same strategy as Supplement Insurance to determine prices and ask health care providers and hospitals if they accept the plans.

4. _____ **Determine if you want to select a Medicare Part D Prescription Drug Plan and investigate.**
Part D Plans cover outpatient prescriptions. Private insurance companies offer these plans. The medicines covered on each formulary and restrictions on specific drugs vary among insurance companies. Plans change every year. Each Plan has co-pays, premiums and some have a deductible.

New to Medicare Enrollment Period for Supplement or Advantage Plan Insurance and Part D Plans are three months before your birth month, birth month and three months after your birth month. Medicare beneficiaries are under a special enrollment period and guaranteed acceptance in the plans during this period of time. Enroll in a Plan the month before you want it to be effective. If you are new to Medicare in June, shop for a Part D Plan ahead of time but enroll in May for it to be effective June 1st. The Supplement and Advantage Plan companies will instruct you when to enroll to have continuous health care.

Every year a person needs to take a look at the changes and determine if staying in same Part D plan for the next year or select another one. The normal Part D Enrollment Period is October 15-December 7 each year. A SHICK Counselor will be happy to help you shop on-line, select a plan and enroll, or you can go on the medicare.gov web site, select a plan and enroll.

5. _____ **Take your Medicare Card, Supplement or Advantage Plan Card to your health care provider when you have an appointment. Also take your Medicare Part D card to the pharmacy when you visit.**

Welcome to Medicare One Time Physical Exam

Take advantage of this one-time review of your health, education and counseling about preventive services and referrals for other care if needed. Medicare will cover this exam if you get it within the **first 12 months you have Part B**. You pay nothing for the exam if the doctor accepts Medicare assignment. When you make your appointment, let your doctor's office know that you would like to schedule your "Welcome to Medicare" physical exam.

Annual Wellness Visit

A yearly visit in which your doctor updates your medical history and current prescriptions; measures your height, weight, blood pressure and body mass index; creates a screening schedule for the next 5 to 10 years and screens for cognitive issues.

MyMedicare.gov

Create an account on MyMedicare.gov which is a free, secure online service for accessing personalized information regarding your Medicare benefits and services. You will be able to view your Medicare claims online.

Consider creating an account if you have internet access. Look on the medicare.gov website. Click on the upper right hand corner of the home page under: MyMedicare.gov

Notes:

Payment for Medicare Part B-

Some people delay getting a Social Security check till their true retirement age or later. When you turn age 65 and get Medicare Part B if you delay getting a Social Security check till a later age, Social Security will send you a bill for 3 months premium for Part B. Make arrangements with Social Security ahead of your 65th birthday to pay Part B **monthly** if that fits your budget better.



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