CHRISTOPHER & DANA REEVE FOUNDATION
PARALYSIS RESOURCE CENTER

Medicare, Medicaid and Other Insurance

Medicare and Insurance

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years old and a citizen or permanent resident of the United States. You might also qualify for coverage if you are a younger person with a disability or with permanent kidney failure requiring dialysis or transplant.

You can get Part A at age 65 without having to pay premiums if you are already receiving retirement benefits from Social Security or the Railroad Retirement Board and you or your spouse had Medicare-covered government employment.

If you are under 65, you can get Part A (hospital insurance) without having to pay premiums if you have received Social Security or Railroad Retirement Board disability benefit for 24 months. Most people get Part A automatically when they turn age 65.

Part B (Medical Insurance) is optional. It helps pay for doctors, services, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

The standard Medicare Part B premium is $104.90 per month in 2015. In some cases this amount may be higher if you did not choose Part B when you first became eligible at age 65. The cost of Part B may go up 10 percent for each 12-month period that you could have had Part B but did not sign up for it, except in special cases.

You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. If you choose to have Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you do not get any of the above payments, Medicare sends you a bill for your part B premium every 3 months.

If you have questions about your eligibility for Medicare Part A or Part B, or if you want to apply for Medicare, call the Social Security Administration. The toll-free telephone number is: 1-800-772-1213. The TTY-TDD number for the hearing and speech impaired is 1-800-325-0778. You can also get information about buying Part A as well as part B if you do not qualify for premium-free part A.

Source: Social Security Administration/Medicare

Websites

http://www.medicareadvocacy.org/
The Center for Medicare Advocacy, Inc.
P.O. Box 350
Willimantic, CT 06226
Phone: 860-456-7790
The Center for Medicare Advocacy, Inc., established in 1986, is a national nonprofit, nonpartisan law organization that provides education, advocacy and legal assistance to help older people and people with disabilities obtain fair access to Medicare and necessary health care. The Center is headquartered in Connecticut and Washington, DC with offices throughout the country.

https://www.cms.gov/
Centers for Medicare & Medicaid Services
The Centers for Medicare & Medicaid Services (CMS) provide health insurance for over 74 million Americans through Medicare, Medicaid and CHIP (the Children's Health Insurance Program).

> https://www.cms.gov/emtala/
> **Emergency Medical Treatment & Labor Act (EMTALA)**
> Information on EMTALA, which requires Medicare-participating hospitals that offer emergency services to screen and stabilize patients with emergency medical conditions, including active labor, regardless of their ability to pay.

http://www.medicare.gov/
Medicare
Phone: 800-MEDICARE (800-633-4227)
TTY: 877-486-2048
The official U.S. government site for Medicare.

> https://www.medicare.gov/medicare-and-you/medicare-and-you.html
> **Medicare & You 2017**
> The official U.S. government Medicare handbook published annually by the Centers for Medicare & Medicaid Services can be downloaded or ordered.

> https://www.medicare.gov/find-a-plan/

Medicare Plan Finder
Options to complete a general or personalized plan search for health, prescription drug and Medigap plans.

http://www.medicare.gov/Physician/Search/chooseprovider.asp
Physician Compare
A searchable database of physicians and other healthcare providers who accept Medicare.

http://www.medicare.gov/contacts/staticpages/msps.aspx
Medicare Savings Program Contact Information
State by state listings of the Medicare Savings Programs that help people with Medicare who have limited income and resources pay for Medicare premiums, deductibles and coinsurance.

http://www.medicare.gov/Publications/Pubs/pdf/10988.pdf
Medicare Limits on Therapy Services (2011)
This fact sheet describes Medicare's limits for medically necessary outpatient therapy, including information on what to do if you need therapy above the limits.

http://www.medicarerights.org
The Medicare Rights Center
Helpline: 800-333-4114
The Medicare Rights Center (MRC) is a not-for-profit organization working to ensure that older adults and people with disabilities get affordable health care.

http://www.nosscr.org/
The National Organization of Social Security Claimants' Representatives
The National Organization of Social Security Claimants' Representatives (NOSSCR) provides representation and advocacy on behalf of persons who are seeking Social Security and Supplemental Security Income.

http://www.insurekidsnow.gov/
InsureKidsNow
Phone: 877-543-7669
InsureKidsNow is a national campaign to connect uninsured children (from birth to age 18) to free and low-cost health insurance through Medicaid and the Children's Health Insurance Program (CHIP).

http://www.aarp.org/
AARP
AARP advocates on behalf of and provides information and services to people age 50 and above. The site has extensive information on health topics, including insurance.

http://www.aarp.org/health/medicare-insurance/
Insurance & Medicare

This section of AARP's website focuses on Medicare, Medicaid, other health insurance, and prescription drug coverage.

http://www.aarp.org/health/medicare-insurance/info-01-2011/understanding_medicare_a_boomers_guide.html
Medicare and You: Getting Started (2011)
This guide (which can be downloaded as a PDF) covers Medicare coverage, Medigap insurance, eligibility, and enrollment deadlines.

http://www.kff.org/
Kaiser Family Foundation (KFF)
The Kaiser Family Foundation is a non-profit foundation that conducts research and presents information on major health care issues for policymakers, the media, the health care community, and the public.

http://kff.org/medicare/fact-sheet/medicare-at-a-glance-fact-sheet/
Medicare Fact Sheets
Nine fact sheets provide basic information on Medicare plans and coverage, including prescription drugs. Some of the fact sheets are targeted at specific consumers such as people with low incomes, people with disabilities, and women.

http://www.kff.org/medicare/7240.cfm
Navigating Medicare and Medicaid 2005: A Resource Guide for People with Disabilities, Their Families and Their Advocates report
The full report can be read online or downloaded as a PDF. Individual sections on Medicare, Medicaid, and the interaction between the two can also be read online or downloaded as PDFs.

http://kff.org/report-section/a-primer-on-medicare-what-is-medicare/
A Primer on Medicare: Key Facts About the Medicare Program and the People it Covers
This report provides basic information on Medicare, including plans and coverage, eligibility, prescription drug benefits, supplemental insurance, and financing.

http://www.aimeee.com/aimmm/index.html
Advancing Independence: Modernizing Medicare and Medicaid (AIMMM)
AIMMMM is a policy forum that identifies and advances responsible reforms in Medicare and Medicaid needed to increase the health, independence, and self-sufficiency of persons with disabilities.

http://healthconsumer.org/
Health Consumer Alliance (HCA)
HCA helps low-income Californians get the health care they need. The organization operates 9 consumer assistance programs and 2 support centers across 13 California counties.

http://healthconsumer.org/fs001LAeng.pdf
Getting the Health Care You Need From Your Managed Care Plan
Fact sheet with tips on insurance coverage and appealing denials.

http://www.tristateadvocacy.com/
Tri-State Advocacy Project for Spinal Cord and Burn Injured Survivors and Amputees
345 Beverly Drive
Collegeville, PA 19426
Phone: 877-774-6380
Evenings & Weekends: 888-454-0345
Email: tsap4u@gmail.com
A grass roots advocacy organization which helps spinal cord and burn injured survivors and amputees. Services to patients and their families are free and include assistance with specific provisions of health insurance policies and other benefits, advice and with health insurance appeals.

http://www.ahirc.org/
The Artists' Health Insurance Resource Center
An up-to-date, comprehensive and unbiased database of health care resources for artists, performers, freelancers and the self-employed.

http://www.ftc.gov/health
Federal Trade Commission: Health
See their fact sheet on medical discount plans which are often misrepresented as health insurance plans.

http://www.healthcare.gov/
HealthCare.gov
This website, which is managed by the U.S. Department of Health & Human Services, helps people find insurance options and provides information on the 2010 health care reform law.

https://www.healthcare.gov/how-does-the-affordable-care-act-affect-me/
Information on insurance and the Affordable Care Act specific to people with disabilities.

http://www.copays.org/
Patient Advocate Foundation: Co-Pay Relief Program
The Co-Pay Relief Program provides direct financial support for pharmaceutical co-payments to insured patients, including Medicare Part D beneficiaries, who financially and medically qualify.

http://www.dol.gov/dol/topic/health-plans/cobra.htm
U.S. Department of Labor: Continuation of Health Coverage – COBRA

Information on the Consolidated Omnibus Budget Reconciliation Act (COBRA), which allows people lose their group health benefits the option to continue their benefits for limited periods of time under certain circumstances.

Electronic Publications

http://www.ssa.gov/disability/professionals/bluebook/
Disability Evaluation Under Social Security. Social Security Administration. Office of Disability. September 2008.
This edition of Disability Evaluation Under Social Security, (also known as the Blue Book), has been specially prepared to provide physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration. It explains how each program works, and the kinds of information a health professional can furnish to help ensure sound and prompt decisions on disability claims.

http://www.medicarerights.org/pdf/Too_Sick_To_Work_Too_Soon_For_Medicare.pdf
Too Sick to Work, Too Soon for Medicare: The Human Cost of the Two-Year Waiting Period for Americans with Disabilities report (April 2007). Robert M. Hayes, Deane Beebe and Heidi Kreamer.
Portraits of 21 people struggling through the two-year waiting period to receive Medicare coverage.

REEVE FOUNDATION

LENDING LIBRARY

The following books and videos are available for free loan from the PRC library. For more information, please visit the online catalog at: http://www1.youseemore.com/ReevePRC/default.asp

Books on Medicaid/Medicare/Social Security

- **All About Medicare 2010.** Erlanger, Ky.: National Underwriter, 2010. Covers Medicare, Medicaid, Medigap insurance.

- Barry, Patricia. **Medicare for Dummies**. Hoboken, NJ: John Wiley & Sons, 2014.

- **Benefits Management for Working People with Disabilities: An Advocate's Manual. 2004 edition.** Edwin J. Lopez-Soto, Esq. and James R. Sheldon, Jr., Esq. Rochester, NY: Greater Upstate Law Project, 2004.
  Covers Supplemental Security Income (SSI) while working, Plan for Achieving Self-Support (PASS), Ticket to Work, Medicaid.

- Cooper, Laura D. **Insurance Solutions: Plan Well, Live Better**. New York, NY: Demos Medical Publishing, 2002.
  Covers private health and disability insurance as well as Social Security Disability.

- Conklin, Joan Harkins. **Medicare for the Clueless: The Complete Guide to This Federal Program**. New York: Citadel Press, 2002.

- Davis, Mike. **How to Get SSI and Social Security Disability: An Insider's Step by Step Guide**. San Jose, CA: Writers Club Press, 2000.

- Epstein, Lita. **The Complete Idiot's Guide to Social Security and Medicare**. Indianapolis, IN: Alpha Books, 2010. 3rd edition.
  Also covers disability benefits and Medigap coverage.

- Hungelmann, Jack. **Insurance for Dummies**. Hoboken, NJ: Wiley Publishing, 2009. 2nd edition.

- Jehle, Faustin F. **The Complete and Easy Guide to Social Security, Healthcare Rights & Government Benefits**. Boca Raton, FL: Emerson-Adams Press, 2000.

- Leonard, V.R. **The Social Security and Medicare Handbook: What You Need to Know Explained Simply**. Ocala, Fla.: Atlantic Publishing Group, 2008.

- Matthews, Joseph. **Social Security, Medicare & Government Pensions** Berkeley, CA: Nolo, 2015. 20th edition
  Covers disability benefits and veteran benefits.

- **Medicare & You 2015**. Baltimore, Md.: US Dept of Health and Human Services, 2014.

- Morton, David A. III. **Nolo's Guide to Social Security Disability: Getting and Keeping Your Benefits**. 7th edition. Berkeley, CA: Nolo, 2014.

- Northrop, Dorothy E., Stephen Cooper, and Kimberly Calder. **Health Insurance Resources: A Guide for People with Chronic Disease and Disability**. New York, NY: Demos Medical Publishing, 2007. 2nd edition.

- Rosen, Diana. **Social Security for the Clueless: The Complete Guide to SSA Benefits.** New York: Citadel Press, 2002.
  Has a chapter on disability benefits.

- **Social Security Source Book 2010**. Erlanger, Ky.: National Underwriter, 2010.
  This book is written in Q&A form. Covers disability and veterans' benefits.

- Smith. Douglas M. **Disability Workbook for Social Security Applicants: Managing Your Application for Social Security Disability Insurance Benefits.** Dallas, Texas: Physicians' Disability Services Inc., 2012. 8th edition.
  http://www.disabilityfacts.com

- Stein, Judith A. and Alfred J. Chiplin Jr. **2009 Medicare Handbook**. New York: Aspen Publishers, 2008.
  Note this book is not a quick read as it covers the actual law.

- Tomkiel, Stanley A. III. **The Social Security Benefits Handbook**. Naperville, IL: Sphinx Publishing, 2001.
  Covers disability benefits and Medicare.

- **Your Medicare Benefits: Your Health Care Coverage in the Original Medicare Plan**. Baltimore, MD: Centers for Medicare & Medicaid Services, July 2004.

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