

Did you know about Medicare?

Monday, March 02 2009 12:20

Medicare is federal health insurance for individuals over 65, under 65 with certain disabilities, and individuals with End-Stage Renal disease. It is administered through the Social Security office and recipients receive a red, white, and blue card or a card from the Medicare HMO (Health Maintenance Organization) they have enrolled in.

Medicare Part A is primarily hospital insurance and most people do not pay a premium for Part A. When an individual enters a hospital the inpatient hospital care deduction for 2007 is \$992.00. Medicare beneficiaries will pay \$248.00 per day if they are in the hospital between 61-90 days. Those in the hospital for more than 90 days will pay \$496.00 per day.

Medicare Part B is medical insurance, which helps cover your doctor's services and outpatient care. Medicare Part B premiums are \$93.50 per month in 2007 and the 2007 deductible is \$131.00. This premium is usually deducted from your Social Security check. If you are a low-income person on Medicare you can get help to pay all or part of the Medicare Part B cost by applying through your local county Jobs and Family Services Office. Seniors with monthly income of \$1,103.00 (\$1,485.00 for a couple) and who have limited resources under \$4000.00 (\$6000.00 for a couple) can get some help. The lower an individual's income is the more help is available.

A change in the Medicare law in 2007 will require that persons with incomes above \$80,000.00 (\$160,000.00 for couples) pay more than the basic cost for Medicare Part B. Premiums will be prorated depending on income.

Medicare Part D is the recent program that covers prescription drugs for Medicare recipients. You must choose a plan to obtain this coverage. If your income is low, you may receive assistance. To get help as to what plan is best and to see whether you qualify for assistance call 1-800-MEDICARE or visit the website www.medicare.gov.

Medicare recipients can give up traditional Medicare coverage and obtain their health care through a Medicare Advantage Plan. These plans may cover more services and have lower co-pays, but you may be limited to certain doctors and hospitals.

If you have legal issues regarding Medicare you can contact the Legal Aid Society at 241-2001.

Sincerely,

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Attorney at Law