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**Quick Reference Guide to Medicare**

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# Simplifying Medicare for You

**This accessible quick reference provides you information about Medicare in four alternative formats. Below are the four formats provided to make it as easy as possible to access Medicare information.**

* **Large print**
* **Braille**
* **Audio**
* **Electronic format**

# What is Medicare?

**Medicare is a federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). Medicaid is also a federal/state program.**

**The different parts of Medicare help cover specific services:**

**Medicare Part a (Hospital Insurance)**

**Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.**

**Medicare Part B (Medical Insurance)**

**Part B covers certain doctors' services, outpatient care, medical supplies and equipment, and preventive services.**

**Medicare Part C (Medicare Advantage Plans)**

**Medicare Advantage Plans are health plans offered by private companies that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations (HMOS), Preferred Provider Organizations (PPOS), Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you are enrolled in a Medicare Advantage Plan, all of your Medicare services are paid for by the plan instead of by original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.** If you have a Medicare Advantage plan that **does not offer drug coverage, you may be able to purchase a Part D plan to cover your drugs. Check with your Medicare Advantage plan first to see if there are any special rules you have to follow.**

# Medicare Part D (prescription drug coverage)

**Part D adds prescription drug coverage to Original Medicare. People with Medicare can purchase a Part D Plan through private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.**

**Not sure what kind of coverage you have?**

1. **Check your red, white and blue card.**
2. **Check all other insurance cards that you use. Call the phone number on the cards to get more information.**
3. **Check your health and drug plan enrollment online at www.medicare.gov.**

**Call 1-800-MEDICARE, 1-800-633-4227. TTY users should call 1-877-486-2048.**

# What Is Extra Help?

**Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income also may be able to get Extra Help with the costs of monthly premiums, annual deductibles, and prescription co-payments — related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about $4,000 per year. Many people qualify for these big savings and do not even know it. To find out if you qualify, Social Security will need to know the value of your savings, investments, real estate (other than your home), and your income.**

**For help in applying for the Extra Help Program, call Social Security toll-free at 1-800-772-1213 or if you are deaf or hard of hearing, call their TTY number at 1-800-325-0778. Deaf or DeafBlind can also communicate via email:** **SE.WA.E60.video.phone@SSA.gov**

**Or you can go online to apply for Extra Help. Here is the link: https://www.ssa.gov/medicare/prescriptionhelp/.**

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# How to Access Talking Prescription Labels

**A growing number of pharmacy chains and health care organizations in the United States now offer talking prescription labels and other forms of accessible prescription information for customers who cannot read standard print. Accessible labels are a critical health and safety issue and an important privacy issue.**

**Available are the following accessible products:**

**Talking Pill Reminder**

**Talking Prescription Labels**

**Large Print**

**Braille**

**To get the most recent current list of pharmacies participating, you can call 800-890-1180 or go to http://www.envisionamerica.com/products/scriptability/scriptalk/participating-pharmacies/.**

# What Is "Medicare Summary Notice" (MSN)?

**It is not a bill. It is a notice that people with Original Medicare get in the mail every 3 months for their Medicare Part A and Part B-covered services. The MSN shows all your services and supplies that providers and suppliers billed to Medicare during the 3-month period, what Medicare paid, and the maximum amount you may owe the provider.  If you do not get any services or medical supplies during that 3-month period you will not get an MSN for that particular 3-month period.**

**Note: Did you know you can get your Medicare summary Notice electronically? Go to the “Viewing Your MSN online- Go Paperless” topic to find out how to set this up.**

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# Requesting Your MSN in Alternative Format

**Your Medicare Summary Notice (MSN) is available in four alternative formats:**

* **Large print**
* **Braille**
* **Audio – CD ROM**
* **View your MSN online**

**Have your Medicare number ready when you call**

**1 800 Medicare.**

**NOTE: To view your MSN online, you must create an account at www.mymedicare.gov.**

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# Accessing Your MSN on the Telephone

**Take these simple steps** to hear **a spoken description** of your claims processed by Medicare and what they cover**ed**

* **Call 1 800 Medicare (800) 633-4227.**
* **Select claims at the main menu**
* **Speak or key in your Medicare number**
* **When prompted, speak and spell your last name**
* **Speak or key in your date of birth**
* **Speak or enter the last 4digits of your social security number.**
* **Pick the year of service provided**
* **Pick the month of service provided**
* **The recording will state the number of service claims processed by Medicare in that month. Then, all claims from that month will be stated by the recording**
* **For each claim, it will state the date of service, bill amount, what Medicare covered and what you owe.**
* **Use the new search to check another month**

# Viewing your MSN Online – Go Paperless

**In order to view your MSN online, you will need to create a My Medicare account. You can do this at** [**www.mymedicare.gov**](http://www.mymedicare.gov)**.**

**NOTE: Did you know you can increase the fonts online at mymedicare.gov website? Under the heading “Site Options”, you have the choice of selecting the small, medium or large font link.**

**You can set up to receive email notifications to view your Medicare Summary Notice electronically.**

1. **Log in at www.Mymedicare.gov.**
2. **Click on the link “User Information”.**
3. **Then click on the link “Edit Electronic Quarterly Medicare Summary Notice (MSN)”.**
4. **Click the radio button ‘Yes’ in response to the question, “do you wish to receive your Medicare Summary Notice Electronically?”.**
5. **Then click the ‘Submit’ button to save your changes. Allow time for this change to take effect.**

**Steps to take to view your “Medicare & You” handbook electronically.**

1. **Go to** [**www.mymedicare.gov**](http://www.mymedicare.gov) **and log in to your account.**
2. **Click on the link “User Information”**
3. **Click on the link “Edit email and correspondence settings”.**
4. **You can click on the check box ‘Yes’ to activate receiving “Medicare & You” electronically in PDF version by email. To ensure getting this by October 15th, you must make this selection by May 31st.**
5. **Then select your language of English or Spanish by clicking on a radio button of your choice.**
6. **Next you can select the ‘Yes” radio button in response to the following question,**

**“Do you wish to receive correspondence via email from the Centers for Medicare & Medicaid Services regarding Medicare- related information??”**

**Then click the “submit” button to save your changes.**

# What is Medicare Savings Program (MSP)?

**Your state offers Medicare Savings Program and you can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance)** **and Medicare Part B (Medical Insurance)** **deductibles, co-insurance, and co-payments if you meet certain conditions.**

**Here are some examples of Money Savings Program:**

* **Qualified Medicare Beneficiary (QMB)**
* **Specified Low-Income Medicare Beneficiary (SLMB)**
* **Qualifying Individual (QI)**
* **Qualified and Disabled Working Individuals (QWDI)**

**If you qualify for a QMB, SLMB, QI or QWDI program, you automatically qualify to get Extra Help paying for Medicare prescription drug coverage.**

# How to Get Help

 **State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families.**

**A SHIP counselor can help with the following:**

* **Explain Medicare Benefits**
* **Compare prescription drug plans**
* **Check for eligibility for MSP and Extra Help**
* **Explain Spenddown and how it works**
* **Appeals for claims and late enrollment (LEP)**

**Want to talk to a SHIP Counselor? Contact Department of Aging in your state or call 1 800 Medicare and ask for a SHIP counselor serving your area.**

# Publications In Alternate Formats

**Medicare publications can easily be found at** [**https://www.medicare.gov/**](https://www.medicare.gov/)**. Click on the publications link to access the following types of formats available.**

**Electronic formats**

* **Medicare podcasts (MP3)**
* **eBooks – MOBI and EPUB formats**
* **Popular publications in PDF**

**Get Publications in Alternate Format**

**CMS provides free auxiliary aids and services including information in accessible formats like Braille, large print, data/audio files, relay services and TTY communications.**

**To request Medicare information in an accessible format, you can do so in one of the following ways:**

* **1-800-633-4227 TTY 1-877-486-2048**
* **Send an email to** **altformatrequest@cms.hhs.gov**
* **Send a fax request to 1-844-530-3676**
* **Send a letter request to:**

Centers for Medicare & Medicaid Service

Offices of Hearings and Inquiries (OHI)

 7500 Security Blvd

Mail Stop S1-13-25

Baltimore, MD 21244-1850

Attn: Customer Accessibility Resource Staff

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18900 PWorld Headquarters U.S.A :: 18900 Pan duit Drive :: Tinley Park, IL 60487 :: P: 800-777-3300 :: F: 708-532-1811 www.panduit.comanduit Drive :: Tinley Park, IL 60487 :: P: 800-777-3300 :: F: 708-532-1811 [www.panduit.com](http://www.panduit.com).

Toll free number 1 800