

Medicare

What is Medicare?

Medicare is a health insurance program for persons age 65 or older and for people under the age of 65 who have disabilities.

What does Medicare cover?

Medicare has three parts to help pay for your health care:

- **Part A** pays for hospital care, skilled care in a nursing home, health care at home and hospice care.
- **Part B** pays for outpatient medical care. Part B services include: doctor's visits, physical therapy, ambulance trips and medical equipment, such as wheelchairs and walkers.
- **Part D** pays for prescription drugs.

What is not covered by Medicare?

Medicare does not pay for:

- Hearing aids;
- Dental care; and
- Custodial care in a nursing home.

Need help?
Call the Center for Health Care Rights at
(800) 824-0780

The Center for Health Care Rights (CHCR) is a California non-profit organization that provides free information and legal assistance with Medicare. CHCR is funded by government and private grants. Funding for this flyer is provided by the Los Angeles County Area Agency on Aging MIPPA grant.



How much does Medicare cost?

- If you get Social Security retirement or Social Security disability benefits, Medicare Part A is **free**. If you are not eligible for these benefits, you pay a monthly premium of \$451 each month for Medicare Part A.
- In 2012, the Part B premium is \$99.90 per month.
- The Part B annual deductible is \$140.
- You will also pay Medicare copayments when you use Medicare Part A and B services.
- There is a monthly premium for your Medicare Part D plan unless the plan does not charge a premium. There are also copayment charges when you fill your prescription drugs.
- Medi-Cal pays the Medicare Part B premium and Medicare copayments for persons with Medicare and full Medi-Cal.

How do I apply for Medicare?

You apply for Medicare through the Social Security Administration. To find the local office near you, call (800) 772-1213.

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