

## Medicare

Medicare is a federal health insurance program operated by the Social Security Administration for persons 65 years of age and over or who are disabled. These are the most common parts used. For questions and advice on selecting a plan, call a SHIP counselor. See below for telephone numbers.

**Hospital Insurance (Part A)** helps pay for care in hospitals with certain follow-up care. Medicare pays benefits directly to the provider. You will get a Medicare benefits notice, which gives the office to contact if you have questions.

**Medical Insurance (Part B)** pays a portion of doctor bills, certain outpatient services, other medical items, and services not covered under Part A. This is optional, with monthly premiums.

**Prescription drug benefit (Part D)** pays for prescription drugs. Optional, with monthly premiums, copays, deductibles and restrictions depending on plan selected.

**Medicare Advantage** plans have lower premiums but manage your care through a network of participating providers, similar to an HMO or PPO.

**Statewide toll free number** (Social Security & Medicare information)

- 800.772.1213 or 800.792.8820
- [medicare.gov/find-a-doctor/provider-search.aspx](http://medicare.gov/find-a-doctor/provider-search.aspx)
- [mymedicare.gov/](http://mymedicare.gov/) — personal account to view your own plan details.
- For a list of Medicare participating physicians, call Medicare at 800.633.4227 or go to [medicare.gov/find-a-doctor/provider-search.aspx](http://medicare.gov/find-a-doctor/provider-search.aspx).

## **MEDICARE SUPPLEMENTAL INSURANCE**

Pays costs not covered by Medicare, such as co-pays and co-insurance. For a listing of the individual supplemental policies available for sale, contact:

State of New Jersey Department of Health & Senior Services  
Division of Senior Affairs  
PO Box 807  
Trenton, NJ 08625-0807  
800.792.8820

## **MEDICARE SAVINGS PROGRAMS**

These programs help people who do not qualify for Medicaid pay for some of the costs of Medicare. Income and asset levels vary. Check website for income and asset limits. Application: Mercer County Board of Social Services for an appointment to complete an application.

- Mercer County Board of Social Services
- 200 Woolverton St.
- PO Box 1450, Trenton, NJ 08650-2099
- 609.989.4320 or 800.564.1595

### ***QUALIFIED MEDICARE BENEFICIARY (QMB)***

Anyone 65 and older or disabled who receives Medicare A and/or Medicare B and who are qualified for Medicaid. Coverage includes portions of Medicare Part B premiums and deductables, assistance with substantial co-payments for doctor bills, outpatient care, hospital stays over 60 days and skilled nursing home care over 21 days. Apply through SHIP.

### ***SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLMB)***

SLMB is a program providing payments of Medicare Part B premiums and deductibles for persons not eligible for New Jersey Care because their income is too high. (2018- indiv. Income up to \$14,568, assets \$7560) Application made through PAAD (New Jersey's Pharmaceutical Assistance program).

SLMB-QI-1 limits are (individual 2018) \$16389, assets \$7560)

For more information, call 1-800-792-9745 or SHIP

## **MEDICARE RIGHTS CENTER**

The Medicare Rights Center is a national nonprofit that works to ensure access to affordable health care for older adults and people with disabilities through counseling, educational programs and public policy initiatives.

[medicarights.org/](http://medicarights.org/)

## **SENIOR MEDICARE PATROL**

- Empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect, and report helath care fraud, errors, and abuse through outreach, counseling and education. Funded by the State of New Jersey Department of Health & Human Services, US Administration for Community Living.
- 877.SMP.4359
- [seniormedicarepatrolnj.org](http://seniormedicarepatrolnj.org)

## **STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)**

A statewide program administered by the State of New Jersey Department of Health and Senior Services, Division of Senior Affairs, with major funding from the U.S. Dept. of Human Services, Health Care Financing Administration. SHIP provides trained volunteers to assist Medicare enrollees at no cost in filing claims with Medicare, Medigap, Medicare Advantage, Prescription Plans and long-term care options.

- To find a SHIP office in your area go to [shiptacenter.org](http://shiptacenter.org)
- 800.792.8820
- **Mercer County: 609.695.6274, ext. 215. Can request an appointment at Spruce Circle, Princeton.**

## **HEALTHCARE QUALITY STRATEGIES, INC.**

- Medicare patient's rights. Investigates and mediates discharges from hospital for Medicare patients — if you feel you were discharged prematurely.
- 557 Cranbury Rd., Suite 21, East Brunswick, NJ 08816
- 732.238.5570

*Hopewell Valley Senior Services does not endorse any of the resources listed. Information is collected from many sources as a service to those seeking services in Hopewell Valley.*