

MEDICARE

Medicare is a federally sponsored health insurance program designed to assist the elderly or disabled in securing reimbursement for some medical expenses. It reimburses doctors, hospitals and pharmacies much like a private insurance company.

Eligibility

Medicare is available to individuals age 65 or older and people of any age with a disability, permanent kidney failure (end-stage renal disease) and amyotrophic lateral sclerosis (Lou Gehrig's disease), as well as beneficiaries from Lincoln County, Montana who have an asbestos-related disease. The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.



If you have been receiving Social Security disability benefits and were not eligible for immediate Medicare enrollment, Medicare automatically begins in the 25th month of receiving Social Security Disability Insurance. Please check the Medicare website. Unless you have an eligible disability and are receiving Social Security Disability Insurance, you cannot enroll in Medicare before age 65.

Medicare coverage

There are four parts of Medicare coverage:

- **Part A:** Hospital insurance helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, plus some home health care and hospice care.
- **Part B:** Part B covers medically necessary services or supplies needed to diagnose or treat a medical condition and health care to prevent or provide early treatment for some illnesses.
- **Part C:** Medicare Advantage includes health maintenance organizations, preferred provider organizations, fee-for-service plans and Medicare Special Needs programs approved by the Centers for Medicare and Medicaid Services to provide Medicare Part A and B services. Some also provide Part D services. An additional monthly premium may apply, depending on the plan chosen.
- **Part D:** Prescription drug coverage helps pay for prescribed medications. Joining a Medicare prescription drug plan is voluntary and has an additional monthly premium. Please check the Medicare website prior to enrolling in a Part D program.

Call 800-633-4227 (TTY 877-486-2048), or visit the Medicare website (<http://www.medicare.gov>) or the Social Security Administration website (<http://www.ssa.gov>) under the Medicare tab for more information on eligibility, enrollment and coverage. Contact your installation's Exceptional Family Member Program office for information and additional resources regarding Medicare.



For additional assistance, including specialty consultations, planning tools, non-medical counseling and more, call or visit <https://www.militaryonesource.mil> | 800-342-9647



EFMP Exceptional Family Member Program