

Back To School For Class Of '69: The A, B, Ds (And Sometimes C) Of Medicare

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Members of the class of 1969, your 50th high school reunion is still three years away, but another milestone looms far closer: Medicare.

This is the year you turn 65, and Uncle Sam wants you to sign up for the landmark medical insurance program that provides health insurance for 45 million American senior citizens.

If you draw Social Security retirement, you'll get a notice in the mail three months before you blow out those 65 candles. If you're still working and have deferred Social Security, you'll probably have to sign up yourself. Either way, you face some big decisions on Medicare that may well follow you for the rest of your life – for better or worse.

To help guide you in making those decisions, your local Medicare SHIP (State Health Insurance Assistance Program) coordinator is hosting two free, hour-long informational classes: on Wednesday, June 8, 6 p.m., at the Mary Browning Senior Center in Oakland, and on Thursday, June 9, 6 p.m., at the Grantsville Senior Center. Those interested in attending are asked to call or email Garrett County Community Action to sign up in advance. And while the class of 1969 is at the forefront of Medicare enrollment, the class is open to everyone.

Medicare is built around four basic components: Parts A, B, C, and D. Part A is hospital coverage and it's free for most people. Part B is doctor services and costs new enrollees \$121.80 a month.

Part D is prescription coverage, with average monthly premium costs of about \$35. Combine these three parts, as about 75 percent of Medicare recipients do, and you have what is referred to as "original Medicare."

Medicare Part C – also known as Medicare Advantage – is Medicare provided through private insurance as an HMO or PPO type insurance plan. The only plan currently serving western Maryland costs \$78 per month in addition to the Part B premium, and includes prescription coverage.

Financial assistance is available to help offset some of the costs of Medicare coverage, with eligibility based on income.

For those who choose original Medicare, private supplemental or "Medigap" helps pay for the "gaps" in Medicare, which typically pays about 80 percent of medical/doctor costs. Those just joining Medicare have temporary, one-time rights to purchase supplemental insurance without health screening.

Choosing the right mix of Medicare coverage involves a number of factors, including one's health, financial resources, and tolerance for insurance-coverage risk. Black-and-white answers are rare, as the equation also features the unknown of what the future holds for your personal health care needs.

The best approach is to arm yourself with information, allowing for educated decisions. That's what Medicare 101 is all about. We'll give the basics and, if you need more information, meet with you in person at a later date to discuss your individ-

ual circumstances.

To sign up for either the June 8 class in Oakland or the June 9 class in Grantsville, call Garrett County SHIP coordinator Richard Kerns at 301-334-9431, ext. 6140, or email rkerns@garrettcac.org.

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This project promotes the

Garrett County Community Action Committee strategy of creating an environment where Garrett County residents have access to health care and support on life skills thereby increasing the number of families and individuals who are able to live independently.