



## Caregiver Tip of the Month – March 2011

Notes from Area Agency on Aging of North Idaho

### *What you should know about Medicare when medical care is needed.*

It would be good to know how Medicare works, what insurance pays for and what the beneficiary is responsible for. It would also be good to know who you go to for help if there are problems.

**Medicare**, a federal program, provides insurance to those 65 and older (or younger if designated as “Disabled” by Social Security).

Medicare is divided into several parts.

- Part A (insurance for hospital stays) - usually there are no premiums for Social Security recipients.
- Part B (insurance for doctor’s appointments and some medical necessities) - premiums of \$95-\$115/mo. are usually taken out of your Social Security Check.
- Part D (insurance for prescription drugs) - premiums and deductibles may apply.

*The Medicare/Medicaid system can seem complicated. However, there is lots of help available.*

*Information about application or plan choices can be made by contacting Medicare, 1-800-Medicare, [www.medicare.gov](http://www.medicare.gov), SHIBA (Senior Health Insurance Benefits Advisors) 666-6847 or Area Agency on Aging, 667-3179, ext 222.*

**2011 Aging Well Conference – Who’s Claiming Your Medicare?** Area Agency on Aging is holding their annual conference on Medicare issues. It will be held April 20<sup>th</sup> at the Coeur d’Alene Casino in Worley, bringing together seniors from the five northern counties, providers and agency personnel. It will feature guest speakers from the Regional Center for Medicare and Medicaid in Seattle and the Center for Medicare Advocacy in Washington, D.C. Sessions will include: *Medicare Myths and Realities, At the Pharmacy Counter, Discharge Planning Rights, Pursuing Medicare Appeals, issues of concern to Tribal Members*, as well as pertinent roundtable discussions.

There is no registration fee for Medicare beneficiaries and Family Caregivers. Non-Medicare beneficiaries pay \$50. Lunch and materials are included at no extra cost. Advance registration is required by April 10<sup>th</sup>. For a registration form, go to our website at [www.aaani.org](http://www.aaani.org) or call Area Agency on Aging at 667-3179, ext. 220.