

BETter Living ...

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Do You Have Questions About Medicare?

Are you turning 65 or retiring soon? If so, did you know there is someone who can help you in Wabaunsee County? I am a Senior Health Insurance Counselor for Kansas (SHICK). I provide non-biased information about all parts of Medicare and help you enroll and learn about all the different options that are available to you.

Medicare has two different options: Original Medicare and Medicare Advantage (MA). Under Original Medicare, you will typically have four different parts: Part A, Part B, Part D, and a Medigap, also known as a supplement. Medicare Advantage plans typically will have multiple parts in one plan.

Part A covers inpatient care in a hospital, skilled nursing facility care, hospice care, and home health care. Part B covers medically necessary services that are needed to diagnose or treat a medical condition as well as preventive care. As long as the provider accepts Medicare assignment, all preventive services will be covered. Durable Medical Equipment is covered under Part B. Part A & B is through Medicare.

Part D provides coverage for Prescription Drugs. The plans are approved through each state and are administered through individual insurance companies. There are 28 plans available in Kansas for 2020. The plan premiums and drug formularies change each year, so it is very important to shop each year during the Open Enrollment Period: October 15-December 7.

Medigaps or Supplements help cover the services that Medicare does not cover under parts A & B. Copayments, coinsurance, and deductibles are examples of what Medigaps may cover depending on the plan. These plans are offered through independent insurance companies. The Kansas Insurance Department approves the different companies.

Medicare Advantage plans cover Medicare services. Some include extra coverage for vision, dental, and hearing. Some of the plans have no premium, but will include out-of-pocket costs. There are also rules for which providers you can go to for non-emergency services. The rules may change each year. Some MA plans also include Prescription Drug coverage. The plans available to you are dependent on your zip code.

If you are turning 65 or are already on Medicare, please contact me with any questions you may have.

For more information visit medicare.gov, call 785-765-3821 or email me: btrieb@ksu.edu.