

Medicare, Medicaid and Medigap

	Medicare	Medigap	Medicaid
What is it?	Federal health insurance program for Social Security recipients. Parts A and B comprise the original Medicare program. Medicare Advantage (also referred to as Part C) plans are also available. They provide managed care and fee-for-service options through private insurers.	Medicare supplement insurance issued by private companies. Typically, individuals who have Medicare Advantage would not need a Medigap plan.	Joint federal-state need-based health insurance program. Eligibility requirements and covered services vary from state to state.
What does it cover?	All or some portion of: Part A: Hospital and skilled nursing facilities, home health agency care, hospice care, inpatient psychiatric care, and blood transfusions. Part B: Doctors, outpatient mental health services, therapy, part-time skilled home health care, certain preventative services, and other medical services.	All or some portion of: Medical care not covered by Medicare, deductibles, co-payments, and coinsurance; plans may also cover other services such as eye and dental exams.	All or some portion of: A broad range of medical services including inpatient and outpatient hospital care, prescription drugs, nursing home care, and skilled care.
Who is eligible?	Generally, persons age 65 or older, and those with certain disabilities or diseases are eligible for Medicare Parts A and B. Anyone eligible for Parts A and B is eligible for Part C and Part D.	Individuals who are enrolled in Medicare Parts A and B.	Individuals who have limited income and resources and who meet other eligibility requirements.

<p>What is the cost in 2013?</p>	<p>Part A: Most participants don't pay for this coverage because of prior Social Security covered employment.</p> <p>Part B: Monthly premium: \$104.90 (higher premiums may apply based on income); Annual deductible: \$147.00.</p> <p>Part C: Varies by insurer, state, and plan.</p> <p>Part D: Varies by insurer, state, and plan.</p>	<p>Premiums vary by company, region, and plan. There are generally 10 available plans, each offering different levels of coverage. Not all plans are available in every state.</p>	<p>No premium. Deductibles vary from state to state.</p>
<p>What does it take to enroll?</p>	<p>If you are receiving Social Security or Railroad Retirement benefits (or are applying for benefits) at or prior to age 65, you will be automatically enrolled in Part A and Part B. Contact the Social Security Administration to enroll if:</p> <ul style="list-style-type: none"> • You will not receive Social Security or Railroad Retirement benefits at age 65 • You want to enroll in Medicare Part C • You want to apply for benefits prior to age 65 due to a covered medical condition 	<p>Purchase a policy from an insurance company. You can find information on Medigap policies offered in your area by visiting the Medicare website or calling (800) 633-4227.</p>	<p>Application procedures vary from state to state. For information, contact the agency responsible for administering Medicaid in your state.</p>

This information was developed by Broadridge, an independent third party. It is general in nature, is not a complete statement of all information necessary for making an investment decision, and is not a recommendation or a solicitation to buy or sell any security. Investments and strategies mentioned may not be suitable for all investors. Past performance may not be indicative of future results.

Keiber Senior Services
Independent Licensed Agents

15701 HWY 50
Suite 204
Clermont, FL 34711
352-404-4242
Email: Medicare@KeiberSeniorServices.com
Web: www.KeiberSeniorServices.com

