

# Important Things to Know about Medicare: Chapter Ten—Key Terms, Additional Resources, List of Handouts, and References<sup>1</sup>

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*Important Things to Know about Medicare* is a series of 10 publications that will cover the most common Medicare concerns. The series will provide general information about Medicare, including the four major plans, supplemental policies, interactions with different types of insurance, and assistance programs. This final publication in the series includes a glossary, resources and handouts, and the references list.

## Key Terms

**Affordable Care Act:** new healthcare legislation that has several influences on Medicare, such as the addition of preventative services and the closing of the prescription drug donut hole; “Obamacare”

**Assignment:** agreement by your health care provider to be paid directly by Medicare and not to bill you for any more than the Medicare deductible and coinsurance

**Benefit period:** way of measuring your use of hospital and skilled nursing facility services; begins the day you are admitted to the hospital or skilled nursing facility and ends when you haven’t received any inpatient or skilled nursing facility care for 60 days in a row

**Catastrophic coverage:** coverage received after your out-of-pocket limit has been met; you are only responsible for a small coinsurance or copayment during this time

**Conditional payment:** a Medicare payment to account for another payer so that you are not responsible for the bill; will need to be paid back to Medicare, however

**Donut hole or coverage gap:** temporary limit on prescription drug coverage

**Dual eligible:** someone who is eligible for both Medicare and Medicaid coverage

**Extra help:** a Medicare program designed to help people with limited income and resources pay Medicare prescription drug costs

**Formulary:** a list of prescription drugs covered by a prescription drug plan

**General enrollment period:** a period of time in which you may be eligible to enroll in Medicare

**Guaranteed issue right:** rights you may have in certain situations when an insurance company can’t deny you a Medigap policy or place conditions on a Medigap policy

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**Hold-harmless provision:** in certain situations, may not allow for increase in Medicare premiums to be larger than the increase in social security cost-of-living adjustments for those who deduct their Medicare premiums from their social security benefits

**Income-related monthly adjustment amount:** the influence of your income level on the level of your Medicare Part B monthly premium

**Initial enrollment period:** the earliest time you may be eligible for Medicaid

**Initial enrollment questionnaire:** document that needs to be filled out when you initially become eligible for Medicare

**Late enrollment penalty:** penalty that may arise for not enrolling in Medicare at the appropriate times

**Lifetime reserve days:** additional days of coverage when you are in a hospital for more than 90 days in Original Medicare; you will have a total of 60 reserve days that can be used during your lifetime

**Medicaid:** joint federal and state program that helps with medical costs for some people with limited income and resources

**Medicare Coordination of Benefits Contractor:** collects and manages information on other types of insurance or coverage a Medicare beneficiary may have; determines which coverage pays first

**Medicare Savings Programs:** Medicare programs that help with medical costs for some people with limited income and resources

**Original Medicare:** coverage under which the government pays your health care providers directly for Medicare Part A and Medicare Part B benefits

**Primary payer:** the coverage provider that pays the claims first

**Secondary payer:** the coverage provider that pays the claims second when more than one coverage provider is involved

**Special enrollment period:** in certain situations, a period of time in which you may be eligible to enroll in Medicare

**State Health Insurance Assistance Program (SHIP):** state program that provides free local health insurance counseling to people with Medicare

## Additional Resources

**AARP:** provides information and advocates for the elderly and caregivers. Visit [www.AARP.org](http://www.AARP.org) or call 1-800-OUR-AARP (1-800-687-2277).

**AARP Florida State Office:** provides information and resources for the elderly and caregivers. Visit <http://www.AARP.org/States/FL/> or call 955-595-7678.

**Agency for Health Care Administration:** provides health care information for Florida residents. Visit [www.Florida-HealthFinder.gov](http://www.Florida-HealthFinder.gov) or call 1-888-419-3456.

**Area Agencies on Aging (AAAs) and Aging and Disability Resources Centers (ADRCs):** help older adults, people with disabilities, and their caregivers. To find the AAA/ADRC in your area, visit the Eldercare Locator at [www.ElderCare.gov](http://www.ElderCare.gov) or call 1-800-677-1116.

**Ask Medicare:** provides information and support to caregivers of people with Medicare. Visit [www.Medicare.gov/Caregivers](http://www.Medicare.gov/Caregivers).

**Centers for Medicare and Medicaid Services (CMS):** Information about the Medicare and Medicaid programs. Visit [www.CMS.gov](http://www.CMS.gov).

**Department of Veterans Affairs:** Information about VA medical benefits. Visit [www.VA.gov](http://www.VA.gov) or call 1-800-827-1000.

**Elder Abuse Helpline:** telephone hotline to report elder abuse. Call 1-800-96-ABUSE (1-800-962-2873).

**Elder Helpline:** telephone hotline for concerns for the elderly and caregivers. Call 1-800-96-ELDER (1-800-963-5337).

**Family Caregiver Alliance:** provides information and services for caregivers. Visit [www.CareGiver.org](http://www.CareGiver.org) or call 1-800-445-8106.

**Florida Council on Aging (COA):** serves Florida's diverse aging interests through education, information sharing, and advocacy. Visit <http://www.FCOA.org/> or call 850-222-8877.

**Florida Department of Health:** Information about health based programs and services. Visit [www.ElderAffairs.State.FL.us](http://www.ElderAffairs.State.FL.us) or call 850-414-2000.

**Long-Term Care (LTC) Ombudsman Program:** advocate for and promote the rights of residents in LTC facilities. Visit [www.LTCombudsman.org](http://www.LTCombudsman.org).

**Medicare Coordination of Benefits (COB) Contractor:** Information about Medicare primary and secondary payers and who pays first. Visit [www.CMS.HHS.gov/COBGeneralInformation](http://www.CMS.HHS.gov/COBGeneralInformation) or call 1-800-999-1118.

**Medicare:** Information about the Medicare program, order Medicare booklets, and information about health plans. Visit [www.Medicare.gov](http://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).

**National Long-Term Care Clearinghouse:** provides information and resources to plan for your long-term care needs. Visit [www.LongTermCare.gov](http://www.LongTermCare.gov)

**Senior Medicare Patrol (SMP) Programs:** works with seniors to help them protect themselves from the economic and health-related consequences of Medicare and Medicaid fraud, error, and abuse. To find a local SMP program, visit [www.SMPresource.org](http://www.SMPresource.org).

**Serving Health Insurance Needs of Elders (SHINE):** the Florida state health insurance assistance program addressing health insurance concerns for people with a limited income. Visit [www.FloridaSHINE.org](http://www.FloridaSHINE.org) or call 1-800-963-5337.

**Social Security Administration:** provides information about social security benefits and how to apply for retirement, disability, or Medicare benefits. Visit [www.SSA.gov](http://www.SSA.gov) or call 1-800-772-1213.

**State Health Insurance Assistance Programs (SHIPs):** offer counseling on health insurance and programs for people with limited income. Also help with claims, billing, and appeals. Visit [www.Medicare.gov/Contacts](http://www.Medicare.gov/Contacts) or call 1-800-MEDICARE (1-800-633-4337).

**State Medicaid Office (Agency for Health Care Administration of Florida):** provides information about the Florida Medicaid Program. Visit [www.FDHC.state.FL.us](http://www.FDHC.state.FL.us) or call 1-866-762-2237.

**State Medical Assistance (Medicaid) Office:** provides information about Medicaid. To find your local office, visit

[www.Medicare.gov/Contacts](http://www.Medicare.gov/Contacts) or call 1-800-MEDICARE (1-800-633-4337) and say “Medicaid.”

**State Technology Assistance Project:** has information on medical equipment and other assistive technology. Visit [www.resna.org](http://www.resna.org) or call 1-703-534-6686.

**United Way of Florida:** provides information and resources for Florida residents. Visit [www.UWOF.org](http://www.UWOF.org) or call 850-488-8287.

**USA.Gov Senior Citizen Resources:** provides a list of senior citizens’ resources. Visit [www.USA.gov/Topics/Seniors.shtml](http://www.USA.gov/Topics/Seniors.shtml) or call 1-800-FED-INFO (1-800-333-4636).

## List of Handouts

**Handout # 1:** Part A Covered Services and Costs

**Handout # 2:** Part B Covered Services and Costs

**Handout #3:** Part B Income-Related monthly adjustment amounts & total premium amounts

**Handout #4:** Medicare Advantage Plans

**Handout #5:** Part D Income-Related monthly adjustment amounts

**Handout #6:** How other insurance companies work with Part D

**Handout #7:** Compare Medigap Policies

**Handout #8:** Medigap Guaranteed Issue Right

**Handout #9:** Medigap Plans Benefits

**Handout #10:** How Insurance Companies set prices for Medigap policies

**Handout #11:** Medicare Coverage Choices

**Handout #12:** When you have other health coverage who pays first

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