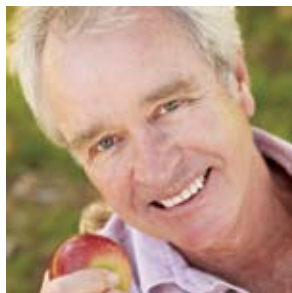


& Medicare You



2014



This is the official U.S. government Medicare handbook:

- ★ What's important in 2014 (page 4)
- ★ What Medicare covers (page 29)



You can keep getting a printed copy of this handbook, but you can also choose to get this handbook in other ways that can save tax dollars and help the environment.

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Please keep this handbook for future reference.

Information was correct when it was printed. Changes may occur after printing. Visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227) to get the most current information. **TTY** users should call 1-877-486-2048.

“Medicare & You” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

Welcome to “Medicare & You” 2014

This is an exciting and historic time for health care in our nation.

Today, thanks to the Affordable Care Act, we have stronger, more reliable health coverage to help all Americans get or stay healthy. Also, millions of people with Medicare like you have:

- Taken advantage of expanded benefits like preventive services, cancer screenings, and yearly “Wellness” visits — without paying a dollar out-of-pocket.
- Saved money in the prescription drug coverage gap (“donut hole”) with big discounts on covered brand-name drugs.
- Used new tools like Medicare’s Blue Button on MyMedicare.gov.

Speaking of the Blue Button, if you haven’t tried it yet, now’s the best time to check it out. We’ve expanded it to let you view and download even more of your claims information to give you a better picture of your overall health. This can help you make more informed decisions about your care and can help you give your health care providers a more complete view of your health history.

These changes are only the beginning. Starting January 1, 2014, millions of people without Medicare will have access to quality health insurance through the new Health Insurance Marketplace. This means that your family, friends, and neighbors who don’t have health insurance now will have what you love about Medicare — the peace of mind that comes from being covered.

The Marketplace isn’t changing Medicare. No matter how you get Medicare, you’ll still have the benefits and security you have now. Medicare will be here for you, stronger than ever.

If you have specific questions about Medicare, visit Medicare.gov to find the answers you need.

You also can call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For more information about the Marketplace, visit HealthCare.gov.

Yours in good health,

/s/

/s/

Kathleen Sebelius

Marilyn B. Tavenner

Secretary

Administrator

U.S. Department of
Health and Human Services

Centers for Medicare & Medicaid
Services

What's Important in 2014

Stay healthy with Medicare-covered preventive services

See page 55.



Medicare pays for many preventive services that can detect health problems early when they're easier to treat. Ask your health care provider what services you need.

Keep track of your personal health information

See page 133.

Medicare's Blue Button has been expanded to provide better access to your Medicare claims and personal health information.



Continued help in the prescription drug coverage gap

See page 91–92.

If you reach the coverage gap in your Medicare prescription drug coverage, you'll qualify for savings on brand-name and generic drugs.



Where to find out what you pay for Medicare (Part A and Part B)



The 2014 Medicare premium and deductible amounts weren't available at the time of printing. To get the most up-to-date cost information, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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Important Enrollment Information

You don't need to sign up for Medicare each year. However, each year you'll have a chance to review your coverage and make changes.

Coverage and costs change yearly

Medicare health plans and prescription drug plans can change costs and coverage each year. If you're in a Medicare health or prescription drug plan, always review the materials your plan sends you each year, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC). Make sure your plan will still meet your needs for the following year. If you're satisfied that your current plan will meet your needs for next year, you don't need to do anything.

Open Enrollment Period

Mark your calendar with these important dates! In most cases, this may be the one chance you have each year to make a change to your health and prescription drug coverage.

October 1–
October 15, 2013

Start comparing your coverage with other options. See pages 57–60.

October 15–
December 7, 2013

Change your Medicare health or prescription drug coverage for 2014, if you decide to. See pages 80–82 and 88–89 for other times when you can switch your coverage.

January 1, 2014

New coverage begins if you made a change. New costs and benefit changes also begin if you kept your existing Medicare health or prescription drug coverage and your plan made changes.

Definitions of blue words are on pages 145–148.

Introducing the Health Insurance Marketplace

The Health Insurance Marketplace, a key part of the Affordable Care Act, will take effect in 2014. It's a new way for individuals, families, and employees of small businesses to get health insurance. **Medicare isn't part of the Marketplace.**

If I already have Medicare, are my benefits changing because of the Marketplace?

No. Your Medicare benefits aren't changing. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now, and you won't have to make any changes.

For more information about the Marketplace, visit HealthCare.gov.

Definitions
of blue words
are on pages
145–148.

Section 1—

Learn How Medicare Works

Medicare is health insurance for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

What are the different parts of Medicare?

Medicare Part A (Hospital Insurance) helps cover:

See
pages
29–33.

- Inpatient care in hospitals
- [Skilled nursing facility care](#)
- Hospice care
- Home health care

Medicare Part B (Medical Insurance) helps cover:

See
pages
34–55.

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some [preventive services](#)

Medicare Part C (Medicare Advantage):

See
pages
72–83.

- Includes all benefits and services covered under Part A and Part B
- Run by Medicare-approved private insurance companies
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- May include extra benefits and services for an extra cost

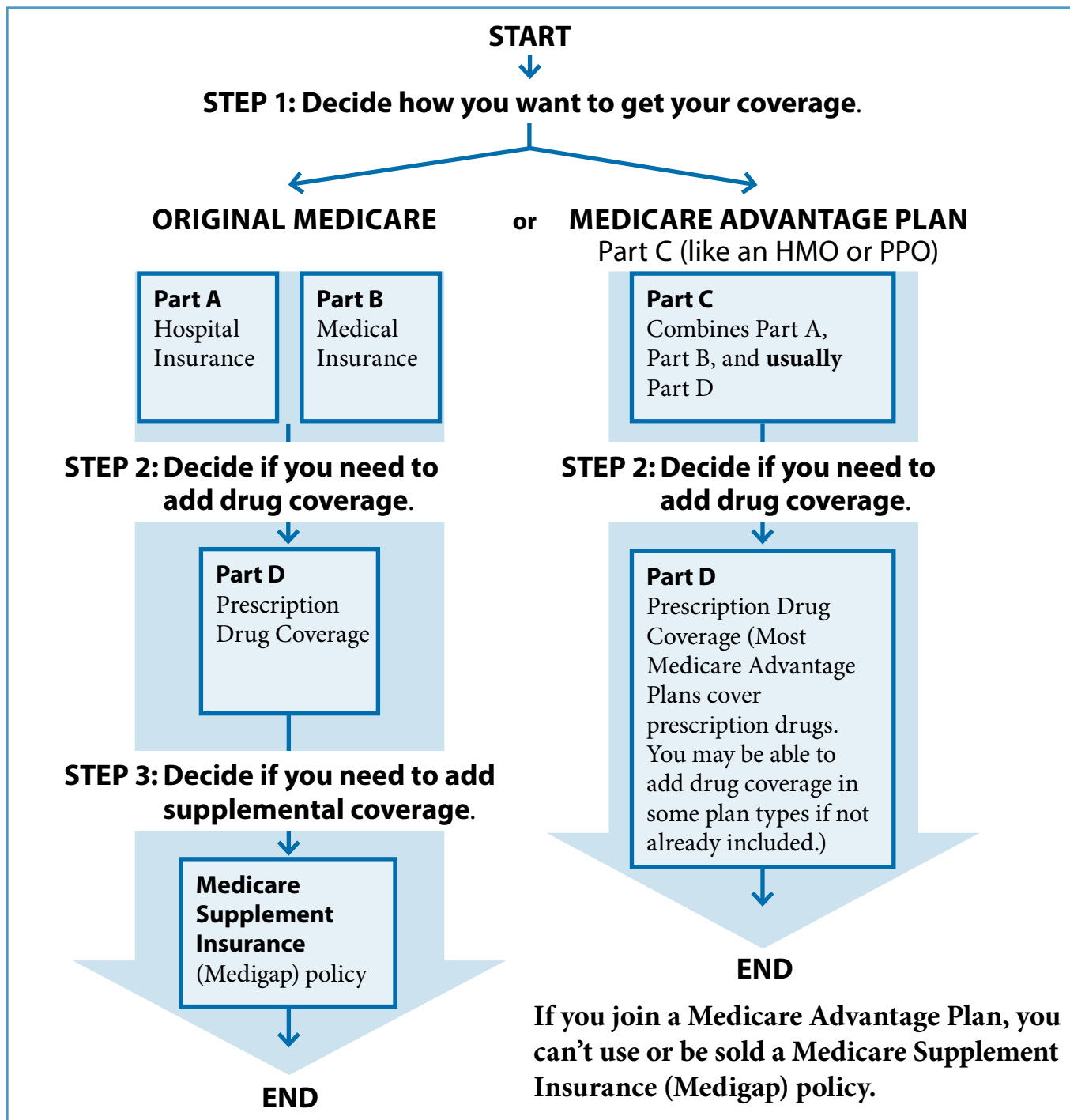
Medicare Part D (Medicare prescription drug coverage):

See
pages
87–102.

- Helps cover the cost of prescription drugs
- Run by Medicare-approved private insurance companies
- May help lower your prescription drug costs and help protect against higher costs in the future

What are my Medicare coverage choices?

There are 2 main ways to get your Medicare coverage—Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage. Your choice is important, but not final. Remember, you'll have at least one chance each year to make changes to your Medicare coverage.



See page 59 for more details about your coverage choices.

Where can I get my questions answered?

1-800-MEDICARE (1-800-633-4227)



Get general or claims-specific Medicare information and make changes to your Medicare coverage.

If you need help in a language other than English or Spanish, say “Agent” to talk to a customer service representative.

TTY 1-877-486-2048
Medicare.gov

State Health Insurance Assistance Program (SHIP)

Get personalized Medicare counseling at no cost to you. See pages 141–144 for the phone number.

Social Security

Get a replacement Medicare or Social Security card, report a change to your address or name, find out if you’re eligible for Part A and/or Part B and how to enroll, apply for [Extra Help](#) with Medicare prescription drug costs, ask questions about Part A and Part B [premiums](#), and report a death.

1-800-772-1213
TTY 1-800-325-0778
socialsecurity.gov

Medicare Coordination of Benefits Contractor (COBC)

Find out if Medicare or your other insurance pays first. Let the COBC know if you have other insurance, or if you need to report changes in your insurance information.

1-800-999-1118
TTY 1-800-318-8782

Department of Defense

Get information about TRICARE for Life and the TRICARE Pharmacy Program.

1-866-773-0404 (TFL)
TTY 1-866-773-0405
1-877-363-1303 (Pharmacy)
TTY 1-877-540-6261
tricare.mil/mybenefit

Definitions of [blue](#) words are on pages 145–148.

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