

## Finding Answers to Medicare Questions – Transcript of audio

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Good afternoon Emma welcome to today's webinar, find the answers to Medicare. This is Kathy Carmichael, I am joined today with Ashley Dahlen who is tech support , and our speaker today is Kim layer from CMS. She has been employed there for over 20 years. She works in leadership and Medicare training development, delivery, and technical instruction since 2008. She currently serves in the office of medications conducting seminars and webinars for CMS partners and and really audiences, and develop appropriate training materials and handouts. So, Kim, it is all yours.

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Great. Thank you so much, Kathy. I appreciate it. And thanks to you and Ashley for having me here today. As Kathy mentioned, I work for CMS, with dance for the Center for Medicare and Medicaid services. We are one of the agencies involved in the Medicare program. And we do anticipate that, you know, people are coming of age, or they are getting ready to qualify, or even kind of just hearing things in the news that they may have questions about. With the Medicare program. So, we will go through a little bit of, we call it level setting at first just to make sure that we are all in the same page in what we mean when we are talking about the Medicare program. In this, I think it really help out in understanding where some of these questions might be coming from. So, as far as I said, I'm going to get into some level setting, making sure that we are on the same page in what we know we are talking about when we are talking about trying to find answers to Medicare questions. And then we will really go into the meat of the presentations, which is Medicare.gov, which is the main website that I'm really going to focus on providing you a resource with where to help others find may be the most common Medicare questions. And then lesson two, I will go into, there are some other agencies and organizations that assist in the Medicare program, or even sometimes people may think there was and is about Medicare , when in actuality maybe another healthcare program. Because Medicare is not the only health coverage program that the central government administers. Last a lot not least, I will leave you with ways to stay connected so that you can proactively get information about the programs that CMS administers. So, I'm hoping by the end of these lessons that you'll be able to get five sources of information about the Medicare program. And really the focus is is there will be a lot of sources, right? There's a lot of information that is out there. But really identifying the credible sources, and where, what the federal agency what may be a mailing product, and just kind of describe and underline the differences between that and why for people who are looking for Medicare information that it is important that they know that they are going to a trusted resource. As I have mentioned, we will really go into Medicare.gov. And then we are also going to take a look at other agency websites, and other organizations for those that might be seeking healthcare coverage, and then maybe if you don't even meet the offices of Medicare just yet. So, hopefully after today's dictation you will be able to direct people properly to get their Medicare questions. But first, let's just buy it start I understand what Medicare is. It is health insurance that is administered by the federal government for a specific population. So, those that are 65 or older are eligible for Medicare. If you are under 65 but are getting disability and fits, and what we mean by that is that the Social Security administration has been sending you disability payments. Now, it is important to know the people who fall into this category of eligibility, they are what we call in a two year waiting period for Medicare. Meaning they have been getting disability payments for at least 24 months, and then you are eligible for Medicare after that two year waiting period. There are exceptions, for example like diagnosis of ALS, or Lou Gehrig's disease, because a major of that diagnosis, there is no waiting period for that with Medicare eligible after that. And in the third category for people that can get Medicare are those that are diagnosed with end-stage renal

disease. And you know, to federal agencies, we love our acronyms, he is Artie, which will see abbreviated. So, if you have ESRD, it means that you need a regular course of dialysis, or kidney transplant to sustain life. So, these are the three eligibility categories for the Medicare program. So, if you meet anyone of these categories, then you can get Medicare, and you will see the note there on your slide that Medicare is used within the United States. So, so is only eligible to those were U.S. citizens, and if you are lawfully present, then you have to have met a five continuous year resident requirement, and meet one of these eligibility categories to qualify for Medicare coverage. Now, on your screen, what you see the image of is a very good source of information. For Medicare. This is called the Medicare and you handbook. And you can see this one is dated 2023. It is updated every calendar year. It is sent to all households with Medicare. So, they can choose to receive an electronic way, or a hard copy in the mail. And like I said, it is updated with information. It is a great resource even if you are, you know, not eligible for Medicare, if you're working the program, you're working with others to be aware of it as a resource, maybe download a PDF on your desktop, which is what I do. It is plain language, and focus tested every year to get very simplistic, direct answers to the most common Medicare questions. This is not the last I'm using this resource because it is a major resource for people who are looking for answers for Medicare questions. So now, what agencies are responsible for Medicare? And this might be kind of surprising for some of you. So, I interested myself that I am for the Center for Medicare and Medicaid services present like that is it, right? That is agency. But not so. So, the Social Security administration actually enrolls most people in Medicare, so if there is questions about enrollment, right, which is a pretty big step in the process, Social Security actually addresses this question. And the reason that Social Security enrolls people, most people in Medicare, is because Social Security has records of your work history, and that qualifies based off of the federal a calm contributions act passed, which essentially is a tax out of your paycheck that helps pay for your future Medicare cross. So, the work histories, and the histories of your tack is really important when you get to Medicare age, because it can determine whether or not you had to pay a premium for Medicare. So, that is the first agency that is involved. The Railroad retirement Board is also involved. And this is a smaller subset of individuals. So, generally most of the general public that may have questions, they are going to go to Social Security. If you worked for, or retired from a railroad, then you contact the Railroad retirement Board for your enrollment into Medicare. You can see why the percentage of the population really drops off here. And so similarly, those of us that are federal employees come in the office of personnel management or OPM, works with federal employees federal and retirees in regards to how our Medicare gets paid so they can be involved. And then it is the agency that I represent, right? Centers for Medicare and Medicaid services. So, while these other organizations work with enrollment and the work history, once individuals are enrolled into the program, that is where CMS really does the rest. We are setting policies based off of the legislation that Congress has passed, and what determines Social Security act. In working with contractors to really administer the program. So, Medicare coverage, benefits, payments, all of that, then that comes out of the centers for Medicare and Medicaid services. And so when people become eligible for Medicare, they have this healthcare coverage, right? But there are some options in how you can get your Medicare coverage. And so, what is on your screen now are really the basic two paths that people can take to get their Medicare. So, you have what we have original Medicare. Which is the path that is kind of on the left side of your slide. And then we have Medicare advantage. So, you can see that not only are there two different paths for Medicare, original versus Medicare advantage, but each one of those have different parts. And those different parts are actually covering different services. So, part a you can see the little hospitals image image there. Part a covers inpatient hospital services. So you have Medicare part a and you get admitted to the hospital, this is the part of Medicare that is going to be paying for most of the bills. But, if you just need to go to the doctor in their office, right? For regular checkup, that will fall under Medicare part B as in boy. That is the scope that you see there. So, part B also covers things like lab work, x-rays, durable medical

equipment, like wheelchairs, so that is part of Medicare that would pay for that. And each of those parts, and as I continued on the list, they have different coverage options and copayments, and cost criteria. So, you can see how somebody can get a little bit concerned, and might like to have some questions about okay, what is Medicare. What do I need, what should I do. And so, then even after that you have your inpatient hospital costs, and in your outpatient doctor bills, if you take a lot of prescription drugs, you may want drug coverage, and that falls under Medicare part B as in dog. And these are all options, right? It is not a one-size-fits-all program. And then in addition, you can purchase what we call a Medigap policy which is settlement of coverage. So, does things like if you have original Medicare, sometimes people come into the program and they may have retiree insurance, or they may have a source of health coverage either to their spouses history, or even maybe military service. So, all of these other sources of coverage could either work with Medicare and serve as a supplement, or people can purchase private insurance policies called Medigap policies to help cover some of these costs. So, that covers the original Medicare side of that slide. And then the other path is Medicare advantage, and essentially it is very similar, all the same services can be covered, it is just that Medicare advantage is run by private insurance companies. So, it kind of takes all the services, and it handles them into plans, and then they can set different costs for their services, they can add extra benefits for their plans, and they can administer their plans through their own company. Right? So, Medicare advantage, or drug companies can run these plants. So, now that submit and be approved and reviewed from our agency, for Medicare, but you can see that there is a difference of a privatized weight versus the original Medicare way. Both are Medicare, both offer protections in terms of coverage. But you can see now, I think, when you are down both sides of that list, and the part, in the past, and you're wondering okay, well I have more questions. What should I do? Right? If I am a little for this program, when am I eligible? Do I have to sign up. I have heard that people have to pay extra if they sign up late. So, these are just a list of questions that I have encountered when talking to people about Medicare programs, and I will say both professionally and also personally, you know, because somebody finds out that you are to the center's for Medicare and Medicare services, and all of a sudden all of my aunts and uncles are contacting me, or friends of my parents, or anybody who seems to encounter the program. Right? They will have questions. They will want to know where to go, and they want to make sure that they are going to the best sources to get that information. Right? Nobody wants to enroll in the wrong thing. And then not have the coverage that you need when you need it. So, these are some of the questions that have come about, I also included in the slides, in the speaker Noakes but you have the link to, I think, the Department of Health and Human Services, so the agency that I work for, CMS, is a sub agency under the department of Health and Human Services broadly. So, HHS also has a frequently asked questions play in regards to Medicare and Medicaid question. In fact, that is one of the basic questions that we often get, right? Is Medicaid the same as Medicare. And the answer is no, does not. He cares for those three categories that we went over, 65 or older, if you have end-stage renal disease, or if you're disabled. Whereas Medicaid is tied to limited income or resources. So, there are people that qualify for both, but there you can see where people might get confused, right? The same agency is involved in administering this program's, but yet they have different qualifications and structures. So, these are some of the questions that I was thinking of in terms of preparing for today's presentation. If you have others, or at the end of the presentation that you feel like have not been addressed and you still have questions about, I encourage you to put them in the chat now. Because I want to make sure that everybody gets their questions answered. And now let's take a look, now that we are on the same page, we understand what Medicare is, we are not really going to focus on explaining all the differences and what it covers. Instead, I want to point you to the resources so that you can help others get their Medicare questions answered. And so, the first list of possible sources of information are the federal agencies that we really already went over, right? The agencies that are involved in the ministry the program itself okay? And as librarians, you know better than most people that the source that you go to

really makes a big difference. Right? So, the agencies that are running the program, we are going to be following the letter of the law, these are trusted sources. Right? Now, based state offices and program for the local level can get involved, too. They can be a great source of information for people who are encountering questions about their coverage. So, as I just mentioned, Medicaid is also a health coverage program, and there are people that can qualify for both Medicare and Medicaid. Now, Medicaid is a federal state partnership program. So, under federal guidelines, each state can minister their own Medicaid program. So, that is why if somebody's not sure if they qualify for Medicaid, they should contact their state, so that state does a really great resource for people looking for health coverage. In addition, if you qualify for Medicare, there are office state programs that can help those out-of-pocket costs. And so, again, that applies with the state thing here as a possible source of information. And that third sublist understate are what we call state health insurance assistant programs. And again, here's another acronym for you, those are called SHIP's. And they are excellent resources for anybody who's looking for health coverage and they have questions. They offer for each counseling services, and they are unbiased, because they are funded through grants from federal governments. So, states have to have one. Each organization has local offices, so generally you can find one within your area. And they are not, you know, supporting any particular plan. They instead are there to offer free, unbiased counseling for health coverage. So, SHIP's are an excellent resource as well. Now, the third bullet, we want people to be aware, right? There'll be information out there from Medicare advantage plans that are trying to sell their Medicare products. Right? They are going to mail people that are maybe 64 and getting ready to turn 65. They will get marketing materials in the mail. From these different plans. Not saying that those are going to be incorrect from information, but what I am trying to point out is that they are going to be focused on selling a product. Right? So they may be focused on giving the information about their plans, and not necessarily the full picture. Right? Original Medicare, or other healthcare plans that might be available in their area. So, there's just a marketing focus that I want people to be aware of their looking for sources to answer their Medicare question. So, in the same way, you will have maybe different mailing, people will go to trusted organizations, may be like AARP, they have a lot of Medicare information. And then there are also for process fit counselors, or something if you ever shop for car insurance, or homeowners insurance, there are insurance agents out there that will advertise themselves as health insurance agents. Right? And they will, again, not saying they're going to provide incorrect information, but they may be for profit, and there may be other directions but they are really focused on. So, just taking all these different sources, or possible sources of information, and setting them just to different levels so that you can identify the best place to go for your question. So now for the website. Again, we will really focus on Medicare.gov Emma which is our user facing products, so CMS has a couple of different websites at our agency level. But Medicare.gov is designed for Medicare questions and people with Medicare. Or that are aging into it and their caregivers. So, I will go to that in terms of the header and different menu options that you have there. And then I will also go on to some other helpful websites for may be, again, you might not be looking for Medicare questions, you thought it was, but it is actually different health insurance program. So, let's take a look at Medicare.gov. So, when you go to the landing page, this is the first piece that I want you to focus on, is that up in the header, right? This is a message that says an official website of the united states government. And you will see this on SSA's website, CMS.gov, this is just a way, again, to highlight making sure that you are going to a trusted source. Because there is a Medicare.org, right? I'm not saying that that information is wrong, I'm just saying it is not reviewed by the agency that it is administering the program. Right? So, this is thoroughly tested and based off of the actual law and policies that we administer. So just kind of as you are directing and working with the public, you know, tell them to pay attention to which site they are at, and make sure they are on a trusted website. This Medicare.gov is specifically targeted for people with Medicare, people that are aging into it, or their caregivers. Okay? So, it is very user-friendly, focus tested, and very plain language. You can see that the

main driver when you first go to the website is right there in the center of the screen, get started with Medicare. So, this is the information that people are most frequently coming to the site for. It is because they want to know where the best place to start is. Right? They don't want to just jump in and sign up right away. They want to make sure that they understand the information. And just as a heads up, as with all of the websites, you might see like the man holding his cup of coffee, that imagery might change. But certainly, go online for the most up-to-date and available information. So, just want to give you that kind of caveat that you're welcome to use the slides as a resource for your future questions, in the past, and the information should not change, but we want to make sure that you are looking at the website for the most up-to-date information, always. Okay. So, if you click that get started button up at the center of your screen, where we have found from our user focused testing, this is the information that was before going to the site for. They want to understand Medicare before they are getting ready to sign up. So, what we have done is really tried to take a step-by-step, numbers approach. So, that people feel confident about feeling getting the information that they need so they can get the coverage they need. And what we have found is that people really want to start with the basics. Even if they think they know, right? Maybe they have gone to another seminar, and I think they understand what they want, nobody wants to sign up immediately. Everybody wants to verify first that they understand the basics. And so, this step one, it really goes through where the parts of Medicare, what are they covering, how much are they going to cost, and the costs are updated every calendar year. Just want to point out, that if her mission is to change yearly. And then how Medicare works. What steps, right? Deciding between those paths. But everybody needs does part A and part B. Some people might just choose to enroll in part A. An aspect kind of work capacity five that you see. Because you are still working when you are approaching Medicare age, you may have coverage through your employer. Right? So, you may not want to pay for Medicare coverage when you already have another source. And so, that is why that was carved out individually. I will say that how Medicare works in the parts of Medicare, when you navigate to those pages, there are YouTube videos and animations for information about them that I think are helpful, and just a lot of information sort of reading about it, sometimes it is best to watch a video. Excuse me. And not moving through to step two. What I like about this step is that it goes through what we call a twitch choice wizard. So, I had mentioned that Medicare is not necessarily the same for everyone. Right? Depends on your work history, it depends on if you are married, if your spouse has another source of coverage, it depends on your income, it depends on your resources. So, there is not a one right answer for somebody who is facing Medicare. Right? It is a very personal decision. So, what's the two does is it has personalize wizards that only take you to this next slide so that you can see. It presents personalize wizards with a set of questions that are saying, okay, for you, are you getting Social Security benefits now. Right? And then your answers to these questions are going to drive you to the next step. And really, it is getting you to get that personalized experience, the information that applies to your situation, this is how you get to it. So, I think with step two, it really helps people self identify where they are in the process, and what parts of Medicare, you know, maybe right for them. So, last thing you want to do is explain all of Medicare to somebody, and I find that well, you are not eligible for X, Y, and Z, so that does not apply to your situation. But now they are confused. Right? Now they have learned or becalmed overwhelmed with all of this information that is not really affect their personal situation. What I really like about step two, and I think it is a great resource for people that are coming with questions with Medicare. Is upper body want to know what is in it for me. Right? What is in it for me. And this gets to that very question information, that personalized experience for the Medicare journey. And then moving beyond step three. So, once you have made a decision in step two, or have the information to make a decision of his part A what I need. Maybe just part B. Or maybe I need both. Right? And once you have both parts of Medicare, part A and part B, that opens up your options as to whether or not you want to get a Medicare advantage plan. Right? And we talked about that in the second choice. So, once you start talking about adding drug coverage, or Medicare

advantage plans, now you're really product shopping. Right? You need to know what is available in that private market that can supplement your Medicare coverage, or you can change how you get a Medicare coverage. Now, this is a whole separate step. Right? Now that you understand the message up front in picking between part A and part B, and I you have to talk with whatever Medicare plan might be best for you. The Medicare advantage plan depends on your coverage network, so they can be Z.I.P. Code specific. One plan might cover your preferred list of medications better than a different plan well. So, there's a lot, again, your back to that kind of weighing the benefit and the cost of one plan to your personal situation versus another plan. This step gives you the information needed to do that. And then the last step, step four, is after you have gone through all of this, now I have Medicare, how do I use it? What are the common questions that people run into when they are actually using their Medicare program? So, that is where we come to the step in the website, where we really find the subsequent is like okay, what a bear my Medicare card? I'm ready to go to the doctor, do I get that yet? Mike's putting it in the mail? Is there a way I can Politico my phone? All the stuff of questions are in the section. One particular section that I think is really beneficial for those searching for healthcare Medicare questions, it is his helpful tools button. Let me move along so you can see that. So, the Medicare.gov site, like a lot of the websites, right? You want to find, you want to provide multiple paths so that people can find information in different ways. Because we all have, you know, different ways of navigating, you know, maybe we start at the top with the taskbar's committee was rolled out to the bottom, maybe we click the button right there in the middle of the page. So, Medicare.gov has a lot of helpful tools to compare and cause, for comparing plans. What this page does, and this button is even though these are different individual tools that might be spread throughout the site, they have consolidated them here. So, any virtual tool that is on the Medicare.gov site can be found on this listing here. So, you can see the link, it provides you with a direct link for that tool so you don't how to remember the right-click paths, it is just a helpful tool site right here. And the screen is really divided into two. So, here's the second half of I was to scroll down on that site. After you have looked at all of the helpful tools, right? Where do I go for help? There is a talk to someone, and there's a link to the state health insurance assistance program that I mentioned in the beginning. And then lastly, we will go into this a little bit, once you have Medicare, you can create a secure personal account so that you can really personalize the experience for you and log in. Okay. For Medicare.gov site, there's what we call the consistent header. So, this header days across the top of the patient matter where you go, so you can always find it and get back to it, sometimes we just kind of go down the path and need my gosh, I don't come I need a breadcrumb trail. It is always there at the top, seek and find yourself on your way back. And just moving across this, it is similar to moving to the steps that we had done. So, you may spine some of the same information here, but working with the basics I think is the piece that I would really like to highlight for you guys in finding the best resources, it is the talk to someone, the forms, publications and mailing, and the Medicare and you had a book. So, let's take a closer look at that. Most people, even though communal, the website has great information, I can talk to them in the face to tell you that everything you need to know is here in the website a. People to show better talking to someone. That is okay, we recognize that. Talk to someone, 100 Medicare call center is open 24 seven. It is only closed for some federal holidays, or there is also the ability to start a live chat when you are on the page in the system. And if you scroll down, we realize Medicare is not necessarily going to solve or answer every question that somebody coming to the site I have. They may have a question about enrollment and will, we have to send them to SSA. They may have, they want a counselor to really have that one oh one piece, that maybe they are eligible for one of the state programs to help with costs and then we will have them in their state office. And then the get free counseling. Right to get that personalized help, the will them to their state health insurance assistant program, that SHIP. If you scroll down on the find help page, it will start with a 100 Medicare information, and that is still is not the right course, these are the next sources down. Still on the header, right? Next piece down that I really think is helpful for people trying to find answers to Medicare

questions are this forms, publications, and mailings page. So, you can see that it is broken out into those three groups, rather. You may get referred to to complete an enrollment form, or file an application. So, all of the types that are listed there. There are a lot of publications that are available for free to download. They might focus on things like choosing a Medigap plan, or what to look for in your drug coverage. That is all available right here. And what I find in talk to a lot of counselors and people that are helping others through solving Medicare questions is they might come into their office with a stack of mail and say I got all of these things in the mail, and I just don't know what to do with them. Well, I think this mailing piece is really helpful because you can go to the website and look up the mailings, and it will have a list of all of the mail that will be sent from the federal agency about Medicare. So, here's a sample. This is a sign up for part B package. What is it? Who is sending it? What am I supposed to do with it? All of those things are here, and then you can even download a sample. So, that is an example of what some of the information that is available there. And then as promised, at the beginning of the presentation, here is that you care and you handbook, right? This is the most popular, most requested publication. Plain language, information about Medicare benefits and costs. There are also localized versions, like for example if you want yours shipped for your state health plan, they would have a localized publication that includes information about their state grant. So, you can find this online every year, and you can choose to download it, or receive it electronically. All right, so let's go back to the header and keep moving down and see what other good pieces of information we have here as a resource. As you are moving down, so again in the health and drug plan, so this is for people who have made a decision whether they're getting part A or part B, now they may need to purchase additional coverage, and one of the most popular here is what we call Medicare plan finder. And you will hear this a lot, or get a lot of questions in the fall, which is Medicare's open enrollment period. And that is a time for people who have Medicare can take a look at their coverage and decide that they want to make a change. So, this plan finder tool lets you put in your Z.I.P. Code, put in the list of your medications, and it will search based off of that was the medications for plants in your area that might cover what medication at what tier of cost-sharing. You know, based off of the admission that you put in, here's the plan that will project out your years worth of costs in what you would plan to pay. So, you can see how that would be a really helpful tool. If you're not ready just to do that, you just really want to generalize, you how to create an account and log in. We find that that is the melt helpful and that is the most tailored information to you, but you still does browse about a Z.I.P. Code. So, you can get the Medicare plan finder through that header. And if you're working through for providers and services, this is really helpful for people who already have their Medicare. Right to they are using their Medicare, they are at that last step on the get started page. Now they want to know, well, where do I go for coverage? Who is the best in terms of quality. How can I make sure that my Medicare's going to be accepted if I go to the outpatient surgery center. And so, what we want to highlight their is this what we call care compare. This allows people to search for their providers, or hospitals, or whatever types of stability that they're looking for to use their Medicare, in their state, and it also provides quality ranking. So, if you're using their Medicare, a question about where can I make sure that I find the best coverage. For the Medicare coverage that I have. This is going to be the care compare tool to use to answer any of those questions. And then, still moving down that insisted header that is not going to go away for Medicare.gov, there is the chat box option. So, if you don't want to stop what you're doing and call one 800 Medicare, you can just do a live chat, and then the very last option is to log in. Right? So, you can create an account, have that personalized experience for her Medicare information. So, that is really helpful for people, and we will go into what you can see in your personalized account in just a minute. The limit just give you some other tools to navigating Medicare.gov. And all those different headers, and all those different screens. At the bottom of the screen, so after you have found the information that you're looking, that you think is right, at the bottom of the screen, what is always next are the logical next steps. So, we again, have them a lot of user testing on the site, we have found is after people read or react to this information,

what are they looking for next? Well, we have put them down at the bottom of the screen on Medicare.gov. So, here's an example. After reading the summation divorcing them okay well then what is my cause, how do I sign up, where can I learn more? Here on the next page, they are going to change depending on the page that you're on. Right? Because it is really based off of the information that is on the current page, what am I going to do next? So, just kind of keeping that as a navigation tip when you're looking at Medicare.gov, after you read the information, the logical next step are going to be towards the bottom of the screen. So, you just want to scroll down to these logical followings. While we are at the bottom of the screen, here are some footer highlights that I think is really helpful. The first that I want to draw your attention to is how you can get in touch with somebody. How you can manage how Medicare talk to you, and if you need information in other languages. So, here's an example of the other languages that is on the slide on your page. This is just a screenshot. So, you can request additional languages if you find that we still can't find the information in the Lang was that you're looking for, or the format. And then the whole website, all of Medicare.gov is available in Spanish-language, and you select that in the top right you can see this just above the login button on the Medicare.gov page. So, we highlighted talk to someone, you know, how you can get in touch with people. What is also helpful, especially in the business of giving permission to others is to make sure that you are on the list. Right? We want to make sure that we are signed up proactively, that we can get information at the footer, you can always sign up to get information from Medicare and choose your email preferences there. All right. So, let's take a look, a little closer at what login does. We had mentioned Medicare is not a one-size-fits-all experience for everybody. So, we find that people have a lot of, they may have questions about their circumstance, they could benefit from creating a personalized account. So, when you have a personalized account, we log to the site, you will see your plan, you will see your deductible status. So, this is the calendar year deductible, meeting you have to pay out a certain amount before Medicare coverage is going to kick in. So, it will track that for you. If you are using it to search for your drug plan, you can save your list of prescriptions here. If you have a question about hey, I want the Medicare and you handbook instead of mailing it to me, I'm going to get their email. This is where you change those communication settings. So, you have that in your account settings. If -- people are always asking about your Medicare card. If I have misplaced my character Medicare card, what can I do? Well, you can print the replacement, or you can see the officer there in your smart phone if you have created a secure account on Medicare.gov. So, this is what that page would look like. Again, this is only for those that have created a secure account. Also would have found a lot, people, they feel better having a caregiver. Right? Somebody that is going to help them to make some of these decisions. It might be a spouse, a daughter, or just trusted relative. If that is the case, when they call 1 800 Medicare, if you want somebody authorized to speak on your behalf, that you can set those representatives up on your attack account. Right? So, this is some of the benefits of creating that account, in helping your caregivers manage the information and be able to act with Medicare on your behalf. All right, so that is really a lot of Medicare.gov, some of, hopefully some of the highlights in finding the information you not only just kind of general searching, but also the benefits of having the personalized experience to secure account. Now want to focus on, okay, what if I came to Medicare.gov and I still could not find the answers that I was looking for. What I do now? So, there are other websites that can help as great sources of information about the Medicare program. One of them is CMS.gov. This is not as plain language is Medicare.gov. Right? This really focus more for partners to providers, for researchers. There is going to be a lot of specific policy language or legislative language that this is linked to. But this will also give you information about statistics, the number of programs, things of that nature. What she must drink currently. For here, the highlight for those that are directing others to answer questions about Medicare, there is a Medicare coverage database. So, this is a little bit more technical into how doctors bill Medicare, right you so, there are billing codes. He may have gone to the doctors and you will get an information letter from your insurance, and it was a your doctor charged you for this



particular code. So, this is how Medicare works, too. Right? Certain codes are covered in certain percentages, or certain codes are not covered in certain percentages. So, if you have a specific question kind of getting into the nitty-gritty of coding and billing, this Medicare coverage database is the place to go for those types of questions. It is based off of what we call national coverage determination. And sometimes there can be specific. If there is not a national coverage determination, but it needs to be more like a local, that is included here. So, it is just a very large database with a lot of codes in terms of how Medicare, and how providers can build the Medicare program for payments. I do want to highlight in that Medicare covers database, the very center, so as I mentioned, CMS.gov is really focus more on partners and providers, but we recognize that sometimes, you know, people get a bill in the mail, and they want to know, they want to get down to the nitty-gritty of why this was covered, I can make sure this is covered. Real people want that very detailed, specific information. So, there is a specific user guide and webpage if you are a beneficiary of the Medicare program that is trying to use that Medicare covers database, I think this is a great resource for people to go to to get those questions answered. This next website I will direct you to is the SHIP network that we had talked about . So then, the federal government and it is our sister page, basically. It is still under the Health and Human Services umbrella, but it is the administration for community living, or ACL, which is one of our hello agencies that holds a grant process for the state health insurance assistance program. So, every year, organizations across the country in every civil state and everything territory will submit this to that agency, and then they will get, those who win will get federal money to run this free counseling network. So, this SHIP TA center that we call, they provide a lot of information, and only in training and opportunities , publications, but also what our beneficiaries really love our people that are looking questions about Medicare, they want to meet in person. They want to talk to somebody. They can do that, they can get free counseling about their situation, there is no other financial incentive, nobody's trying to direct you to a specific plan. Very neutral. So, this is where to find your local SHIP to set up those types of counseling services. Now, you might say okay, I really need healthcare coverage, I think I need Medicare. And you might refer to Medicare.gov, think you might meet some of those criteria is, and then realized that you don't. And maybe it is Medicaid that you were thinking of. Or you could have somebody that is, you, looking out on behalf of a loved one, or a relative, so we want to make sure that people are aware that Medicaid.gov is a popular resource. It is one of the programs that CMS administers in partnership with all the states, but certainly if you have questions or if you are not certain of which program he might fall under, Medicaid.gov is a great resource to see and get some of those questions answered, you can see on the slide that the CHIP coverage. And there's also what we call children's health insurance program that is monitored from the state through partnership with our agency and federal matching dollars. And this is, as you can imagine, to provide children insurance opportunities. And as part of that, there is a whole other website that is really focused on making sure that children have the health coverage that they need. And this would go beyond what we would kind of talk about for traditional Medicare services. This includes, you know, things like dental activities, and really finding coverage for those that qualify for children. So, in short kids now.gov provides a lot of those resources and information on health coverage options available for children. And there benefit of those programs that the bill, what we would refer people to is healthcare.gov. So, families can come to the site if they don't have coverage through Medicare, they are not sure if they qualified to their state's Medicaid program, may be CHIP, again, maybe not sure , they may not have coverage through their employment, they really don't know where to go, we direct them here. We succumb to healthcare.gov, you can fill out an application, and was great about this website is that it pings other resources. So, if you fill out a medication healthcare.gov, is going to check it in terms of resources and income, it will look at your household, including children, dependence, things of that nature. And if you have completed that application, and it pings off of your states database and find oh, you're actually eligible for Medicaid.gov, you don't half to fill out a separate Medicaid application. It is a one-stop shop application for any coverage that you may qualify for. So, it is

a smart avocation that has a data hub that pulls from your states information. If you qualify for any other health coverage program, it will automatically enroll you based off of this application. So, as you are working with the public, you still have questions about how I get coverage, then this healthcare.gov website you can direct them for that. At the beginning of the presentation I had mentioned that most people get enrolled through Social Security. Right? When we are talking about what is your work history, or even have to pay a monthly premium for Medicare, maybe you can qualify off of your spouses history and work. All of those questions will be answered through Social Security website. So, this is good to back with also, even we go back to the information you found on the Medicare.gov, if you don't want anybody getting nervous about exploring Medicare.gov, you can't accidentally roll yourself, right? Medicare.gov is going to provide you all the information about Medicare that you might need to make that enrollment decision, but you have to go to Social Security to apply. So, you could be as click happy as you want on Medicare.gov, what we find is people sometimes get nervous like oh, I don't want to accidentally enroll in something. Trust me, you're not going to accidentally enroll in Medicare from searching Medicare.gov did you have to go to the Social Security website and fill out a form. So, you cannot definitely enroll. If you do however have questions about your enrollment, and you're ready to apply, or even if you want to make sure that you are getting information from Medicare, we are going to use Social Security's address of record. So, the so security ministers website has helpful information about the Medicare program, and this again is where you're going to go to apply to Medicare. So, you see that yellow box there be signing up for Medicare. Outside of this, this is very user, public friendly facing. SSA.gov site. All of the Medicare programs, all of the various like legalese about what is covered, and how it works, it is covered under the Social Security act. Right? At one point in time, our agent for Senator centers for Medicare and Medicaid services work a combined force. Right? We used to work in the same organization, and we split apart as the Medicare program became larger. So, there is a lot of in her lap and intersection there. So, if you get kind of into the nitty-gritty, or you're working with a partner that wants to know a lot of the legalese and policy, then there is a program of operations management light, or sometimes security calls it Palms, which is essentially delving through the Social Security act, and exactly how this insurance program is going to work. So, if you find yourself at that level, the technical level, that is a possible resource as well. In the information I want to allow time and leave time for questions, but I also want to just make sure that you know the best way to stay up-to-date with Medicare information, we have highlighted on the talk to someone that you can sign up for the Medicare email list or also wants you must.gov, it is more partner facing, there's a way to sign up for it was there, and you can even take. You know, you don't want information that is intended for providers, you, you have no plans on billing Medicare, but you want information about training, webinars and so, there is a whole list of checkboxes, and your preferences that you can select your email preferences. And then the agency will email you appropriate links. Medicare and the health insurance marketplace also has social media presence. Socratic it is helpful to kind of taking a look at the feeds for twitter. Some of those great videos that I mentioned about explaining the different parts of Medicare. There's a CMS YouTube channel. So, you can find a lot of great information and resources there as well. And with that, I think Kathy has probably been taking a look at the chapter just want to pause here to see if there's any questions about any of the information that we have gone over, or if there was a question you came to with today's webinar that was not addressed that maybe we can address it now. Okay, Kim. We do have one question that came to the chat.

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Would TRS cover the supplemental coverage?

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I'm sorry, TRS?

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Yes, TRS.

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I am not familiar with what TRS is going to stand for. So, settlement coverage can be anything like if I have military service and I'm covered under TRICARE, for example, for me personally, if I worked for the federal government for a certain number of years and I qualified from my federal employees health benefits retiree coverage, and when I agent to Medicare, that will service myself rental. So, oh, I see she put in the chapter teachers retirement. So, it depends. The best place of your questions about how your current coverage, or your retiree coverage is going to work with Medicare, then when you approach retirement age, you should contact your records of Ms. Streeter within, oftentimes within your HR office. So, they can tell you about what is going to happen to your coverage, right? Whether it is through active employment, then when you retire, that might change. Right? So, as when actively working, Mike work covered his pain will be called primary. And when I retire, sometimes I'm allowed to keep that any changes to secondary. Meaning it will play second to Medicare. Her symptoms goes away. Right? Sometimes once you stop working we don't get those retirement benefits. So, it really depends on where you work, and the best place to ask about your specific retiree coverage would be your HR department that is helping you pick those healthcare choices while you're working there. Then again, what happens when I recover, or require retire, excuse me. Because some of them will work with Medicare settlement coverage. Which means if I go to the doctor's office, and Medicare part B pays about 80% of that Dr. service, then the remaining 20% could be my out of pocket cost. But if I have a supplement coverage, the net settlement coverage could come in and pay that. So, it is a good plan to know how your retiree coverage is going to work with Medicare, or I see in the chat Samedy had mentioned VA benefits. The VA benefits do not correlate with Medicare. You have both forms of coverage, but when you go to the doctors, you're going to have to say either charge Medicare, or I'm going to go to a VA center. So, they won't pay primary and secondary. So, it really does depend on what type of supplemental we coverage you're talking about. So, the best place again if you are working to talk to your benefit the ministry to, talk to your HR office about what your current plan is offering. How that will change when you become eligible for Medicare, and again, if you're in VA, they do not, Medicare and VA, they don't coordinate. But you can't have both. He just had to direct which one you want to bill.

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Him. Could you stop screen sharing, it will be easier for everyone to see the chat.

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Short.

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Thanks. Okay Emma we still have five minutes left for questions. In the meantime, just want -- we have got a lot of openers coming up in May. On Thursday we had introduction to the USGS publications warehouse. And then next week we have responding to user interest with government information. FDL's approach. And then there is, there is nothing, planning our national parks make vacation. And let's see, secrets of the researchers are on the 18th. Census 101 is on the 23rd. Understanding the Fed, public documents and federal resource system, May 24th. And fortunately a redesign of making and breaking the library websites May 25th. So, there are a lot of very, very webinars coming up. Take a look at FDL P.gov, and you can see how to register for those. So, Ashley is pushing up a survey. We have got another minute or two for questions. Kathy, if I could, just I want, in case a question comes to you later, put up our contact information, again, I'm from the opposite medication. Because of the national training program, so we have webinars like these, very frequently. So, please feel free to email us at training.HHS.gov debate Russian does come to you after the fact. And then as one of our resources, you can certainly go to our website, which we record webinars like today. Also we have PowerPoint presentations and things of that nature if you're looking for other resources.

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Okay, we do have a couple of comments. Very useful information, many thanks. This present age and exceeded my expectations. And Susan writes TRICARE requires part B, but you can delay that if you are still working with private insurance.

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Yes. Susan, the lecture correct. There are certain times where you have to enroll in Medicare, remember that is one of those it really depends on your personal situations. So, if you have TRICARE and you want to keep your TRICARE, then when you become Medicare eligible, you do have to have part a and part B unless you are still actively working. Similarly if you are not entitled to what we call free capital part eight. Which means you do not have that work history, or your spouse did not have the work history for premium free Medicare part A, you can get it just had to pay a premium, and in that case, then you also have to get part will be. So, again, just really a very personalized situational when we get to making Medicare choices.

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And Debra asks about a copy of this webinar PowerPoint? You will get an email from Ashley that has links to the recording in our archive, along with a copy of the PowerPoint.

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Great.

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Okay. Once again, I just want to mention, there is a link to our survey, and we will send the results to Kim in a few days.

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Will, thank you for much for inviting me, Kathy. I enjoyed he ate being here today, thank you again for all your assistance, Ashley. And thanks to all of you for attending and providing information in the chat for feedback.

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Okay. It looks like everybody is sending thank you's and signing off. So, we will go ahead and close today. Thanks to Kim and all of the attendees today. Have a good rest of your day. Thank you.

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Thank you.

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[ Event concluded ] [Event Concluded]