

Medicaid

Medicaid is a joint Federal and State program that helps with medical costs for some people with low incomes and limited resources.

Medicaid programs vary from state to state. Most health care costs are covered if you qualify for both Medicare and full Medicaid.

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Sample

**NEW
CHANGES
IN
GOVERNMENT
HEALTHCARE
BENEFITS
FOR
SENIORS**
Parts
A & B

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NEW CHANGES IN GOVERNMENT HEALTHCARE BENEFITS

A Social Security started paying an additional 1.7% cost of living increase to more than 58 million beneficiaries in 2015. In some years, part of the cost of living adjustment has been erased by an increase in Medicare Part B premiums, which are deducted automatically from Social Security payments.

B The maximum amount of earnings subject to the Social Security tax increased from \$117,000 to \$118,500. Wages above the threshold are not subject to Social Security taxes.

Medicare now covers services for depression, alcohol misuse, obesity and more.

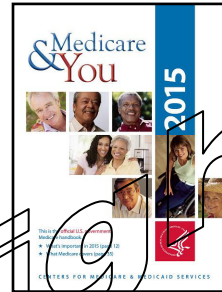
If you reach the coverage gap (donut hole) in your prescription drug coverage, you'll pay only a portion of the cost for covered brand name drugs and generic drugs.

Medicare is made up of these primary parts:

- ◆ Part A which covers hospital care
- ◆ Part B which covers doctor visits, surgery and outpatient care

Supplemental policies pay for medical bills the other parts don't cover.

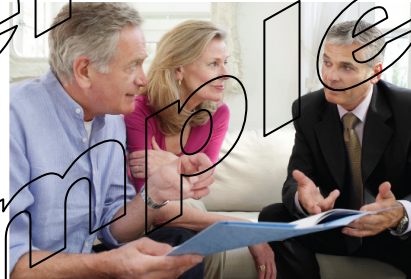
Generally, you are enrolled automatically in Part A if you are collecting Social Security. A month before turning 65, you should receive a copy of the Medicare handbook, "Medicare & You" in the mail.



Medicare Part B, which is optional, may be a concern because of its cost.

A Medicare Supplement policy might be considered if you have Part B, because such policies are designed to pay part or all of what Medicare Part A and B doesn't cover.

A person eligible for Medicare has some choices. There is the basic government-run program, which is a fee-for-service approach with co-payments, government set deductibles and payments to doctors and hospitals.



For expenses Medicare doesn't cover, there are private insurance policies known as Medicare Supplement.

Medicare Part A Hospitals

Medicare Part A covers most hospital charges for the first 60 days for in-patient care after a deductible. The next 30 days are also covered each year by Medicare Part A after a daily co-insurance payment. Then you have 60 non-renewable lifetime reserve days.

Medical care you receive in a skilled nursing facility is also covered for a limited period of time. Custodial care, like help with eating or dressing is not covered.

Medicare Part B Doctors

Medicare Part B covers up to 80% of your doctor bills at the Medicare approved rate, as well as most part-time skilled home care.

Medicare approved amounts may be considerably less than actual billed amounts.

There is not an out-of-pocket maximum on Part A or Part B of original Medicare.