



My Health Journey and Medicare for American Indians and Alaska Natives

Steps to sign up for inpatient and outpatient health care coverage

What is Original Medicare?

Original Medicare covers Medicare Parts A and B. If you are eligible for Medicare, consider signing up for hospital coverage (Medicare Part A) and medical insurance (Medicare Part B). Together, Medicare Parts A and B help cover your inpatient and outpatient health care costs.

Medicare Part A: Hospital coverage

Medicare Part A covers hospital expenses, such as inpatient care, skilled nursing care, nursing home care, hospice care, and home health services.

Medicare Part B: Medical insurance

Medicare Part B covers doctor visits, medical equipment, and treatment ordered by your doctor. Medicare Part B also covers a full range of preventive services to help keep you healthy by identifying medical issues earlier when treatment is most effective.

Open Enrollment Period for Medicare Health and Prescription Drug Plans

Mark your calendar with these important dates! You must sign up for Medicare through the Social Security Administration at www.ssa.gov/benefits/medicare during the Medicare Open enrollment period, October 15 – December 7. This period may be the only chance you have each year to make a change to your Medicare health and prescription drug coverage.

October 1	Start comparing your coverage with other options. You may be able to save money
Mid October–Early December	Change your Medicare health or prescription drug coverage for the next year, if you decide to. Be sure to check the open enrollment end date.
January 1	New coverage begins if you made a change. New costs and benefit changes also begin if you keep your existing Medicare health or prescription drug coverage and your plan makes changes.

Medicare Part D: Prescription Drug Coverage

In addition to Original Medicare, you can also sign up for Medicare Part D for prescription drug coverage at <https://www.medicare.gov/part-d>

Find out if You Qualify for Medicare

You can qualify for Medicare based on your age or disability status.

For age eligibility, your Medicare enrollment period begins 3 full months before and ends 3 full months after the month of your 65th birthday. For example, if your birthday is July 4, you must enroll between April 4 and October 4. If you don't enroll during this time, you may have to pay a late enrollment penalty.

If you have a disability and qualify for Medicare, you can enroll at any age.

How much does Medicare Part A Cost

If you or your spouse paid Medicare taxes while working for a certain amount of time, you usually do not pay a monthly premium for Part A coverage, known as premium-free Part A.

If you aren't eligible for premium-free Part A, you may be able to buy Part A. In most cases, if you choose to buy Part A, you must also have Part B and pay monthly premiums for both.

Part A penalty: If you aren't eligible for premium-free Part A, and you don't buy Part A when you're first eligible, your monthly premium may go up 10%. See Medicare and You Handbook for more details.

How much does Medicare Part B Cost?

The standard Part B premium depends on your modified adjusted gross income, as reported on your IRS tax return from 2 years prior to your enrollment. **Some people who get Social Security benefits will pay less than the standard amount.** Social Security will tell you the exact amount you'll pay for Part B.

Part B penalty: Unless you sign up for Part B during a special enrollment period or when you first become eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't enroll.

Medicare savings plans:

You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions. For more information: <https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html>

Learn More About Medicare

Learn more about Medicare enrollment, benefits, coverage, and costs:

- Review the Medicare & You 2018 handbook: <https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>
- Ask for information from your Indian health program, visit www.medicare.gov, or call 1-800-633-4227

Sign up for Medicare

- Sign up for Medicare through the Social Security Administration: www.ssa.gov/benefits/medicare
- Call 1-800-772-1213
- Ask your Indian health program for assistance