

# UNDERSTANDING MEDICARE

Medicare is a federal health insurance program for individuals over 65. It may also be available to individuals who have been deemed “disabled” by the Social Security Administration for two years.

## MEDICARE: WHAT YOU NEED TO KNOW

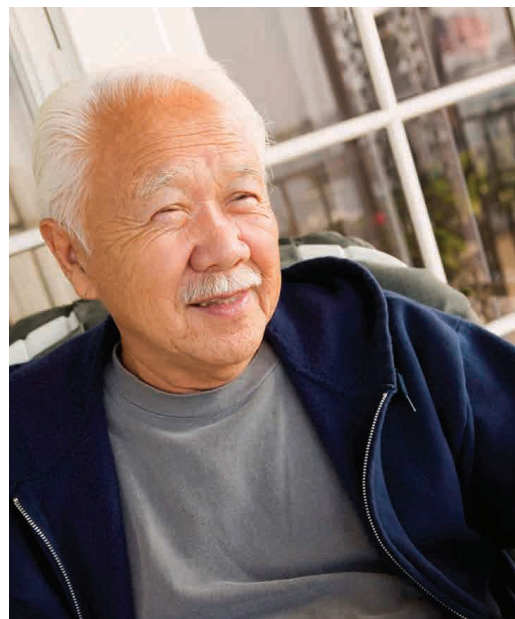
There are four components to Medicare, and it is important to understand the coverage they provide so you can make informed choices to support your health care needs.

**Part A** covers certain inpatient hospitalization, hospice care and home care services. When an individual becomes eligible for Medicare, Part A is typically available with no monthly cost if you have a professional work history and have paid income taxes.

**Part B** covers outpatient services like doctor’s visits (including those in the hospital), and preventive screenings and some medical equipment and supplies. There are costs associated with Part B coverage. You pay a monthly fee for coverage (premiums) and have additional out of pocket costs for services (co-payments) after paying a certain amount of money towards your health care each year (deductibles).

**Part C** (also known as Medicare Advantage) is an alternative coverage plan that offers all of your Medicare benefits through one private health plan. Although these plans must offer at least the same benefits as Medicare Part A and B, and in most cases, Part D, these plans may have different rules, costs and coverage restrictions.

**Part D** (also known as Medicare Prescription Drug Plan) covers outpatient prescription drugs.



**Be aware of Medicare “gaps.”** Even with Medicare A and B, there are still “gaps” in coverage. For example, there are fees associated with Part B services, and neither A nor B offers prescription drug coverage. Some individuals choose to supplement their coverage with a “retiree plan” that refers to health care benefits sometimes offered by former employers or unions.

Others may supplement their Medicare coverage with private Medigap policies. According to the Kaiser Family Foundation, **Medigap enrollment and consumer protections vary across states.** In all but four states, insurance companies can deny private Medigap insurance policies to seniors after their initial enrollment in Medicare because of a pre-existing medical condition, such as a cancer diagnosis, except under limited, qualifying circumstances. Learn more by visiting [www.kff.org](http://www.kff.org).

**For more information on coverage and deductibles for each part of Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call 800-633-4227.**

## UNDERSTANDING YOUR INSURANCE AND CANCER

**When deciding on a Medicare plan, know which part(s) can work best for you.** Part A and Part B can cover chemotherapy but there may be out-of-pocket costs. Cancer screenings, such as colonoscopies, are also covered by Part B.

**Clinical trials are research studies that evaluate new cancer treatments.** Clinical trials may provide an opportunity for patients to access the latest in cancer care and help identify new therapies for people with cancer. If you are interested in participating in a clinical trial, Part A and/or Part B may cover some of the costs. Before enrolling in a clinical trial, make sure you understand what your Medicare plan will cover. Read CancerCare's "Understanding Your Insurance Coverage" fact sheet for more information to consider as you make important health care and coverage decisions.

**Before seeing a doctor, call ahead to make sure the doctor accepts Medicare.** You can learn more about Medicare coverage options and find plans in your area by visiting the Medicare website ([www.medicare.gov](http://www.medicare.gov)). An oncology social worker at CancerCare can also help. Call 800-813-HOPE (4673) and speak with a CancerCare professional oncology social worker who can help you locate additional information and supportive resources.

## MEDICARE AND MEDICAID

Medicare and Medicaid were both created at the same time by the federal government. While both are health insurance programs, Medicaid coverage can vary by state for low-income individuals and Medicare is federally run for individuals over 65 years.



### CancerCare® Can Help

Founded in 1944, CancerCare is the leading national organization providing free support services and information to help people manage the emotional, practical and financial challenges of cancer. Our comprehensive services include counseling and support groups over the phone, online and in-person, educational workshops, publications and financial and co-payment assistance. All CancerCare services are provided by professional oncology social workers and world-leading cancer experts.

To learn more, visit [www.cancercare.org](http://www.cancercare.org) or call **800-813-HOPE (4673)**.

**Facebook:** [facebook.com/cancercare](https://facebook.com/cancercare)

**Twitter:** @cancercare

*Edited by Caroline Edlund, MSW, LCSW-R*

*This activity is supported by a grant from Genentech, Bristol-Myers Squibb and Takeda Oncology.*



CANCERcare®

National Office • 275 Seventh Avenue • New York, NY 10001

© 2019 CancerCare®