



CANCERcare®

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fact sheet

UNDERSTANDING MEDICARE

Medicare is a federal health insurance program for individuals 65 or over. 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. It’s important to know what coverage is provided in each component to receive the best care.

Part A covers certain inpatient hospitalization, hospice care and limited home care services. When an individual becomes eligible for Medicare, Part A is typically available with no monthly cost. If you have paid Medicare taxes while working, Part A doesn’t require any premium.

Part B covers outpatient services like doctor’s visits and preventive services. Part B includes a deductible (the amount of money you are expected to pay out-of-pocket towards your health care before your health care insurer pays) that may change year to year.

Part C (also known as Medicare Advantage) offers private health plans and can be useful for those looking for all-in-one medical and drug coverage. However, some Medicare Advantage HMOs restrict which doctors and hospitals you can use. These plans must offer at least the same benefits as other parts of Medicare that are available but 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 is a 20% co-insurance fee for Part B services, and neither A nor B offers drug coverage. Some individuals choose to supplement their coverage with a retiree plan if their former employer offers one.

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.

Learn more information on coverage and deductibles for each part of Medicare by visiting 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

(over)

may be out-of-pocket costs, like a co-payment. 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. It may be helpful to ask what your Medicare plan will cover before enrolling in a clinical trial. Read CancerCare's "Understanding Your Insurance Coverage" fact sheet for other questions you may want to consider in order to fully understand your health care coverage.

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). An oncology social worker at CancerCare can also help. Call 800-813-HOPE (4673) and speak with an oncology social worker who can help you understand Medicare and your insurance options.

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 65 years of age and older.



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 or call **800-813-HOPE (4673)**.

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