

Medicare Basics for American Indian and Alaska Native People

Medicare Overview


IHS is not health insurance. Your Indian health benefits might not be enough to cover the care and services you need like:


- Seeing specialists
- Getting care when you are away from home
- Other health care services

Medicare is a federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with certain diseases.


Your Indian Health Service/Tribal/Urban health or Indian health provider may help you apply for Medicare. You can stay with your Indian health clinic, get health care somewhere else, or both with Medicare. If you use Medicare at your Indian health care provider, Medicare pays them. That saves money that can be used for other Indian health services.




 **Medicare Part A (Hospital Insurance).** Part A helps pay for inpatient hospital stays, skilled nursing home care, hospice care, and some home health care.

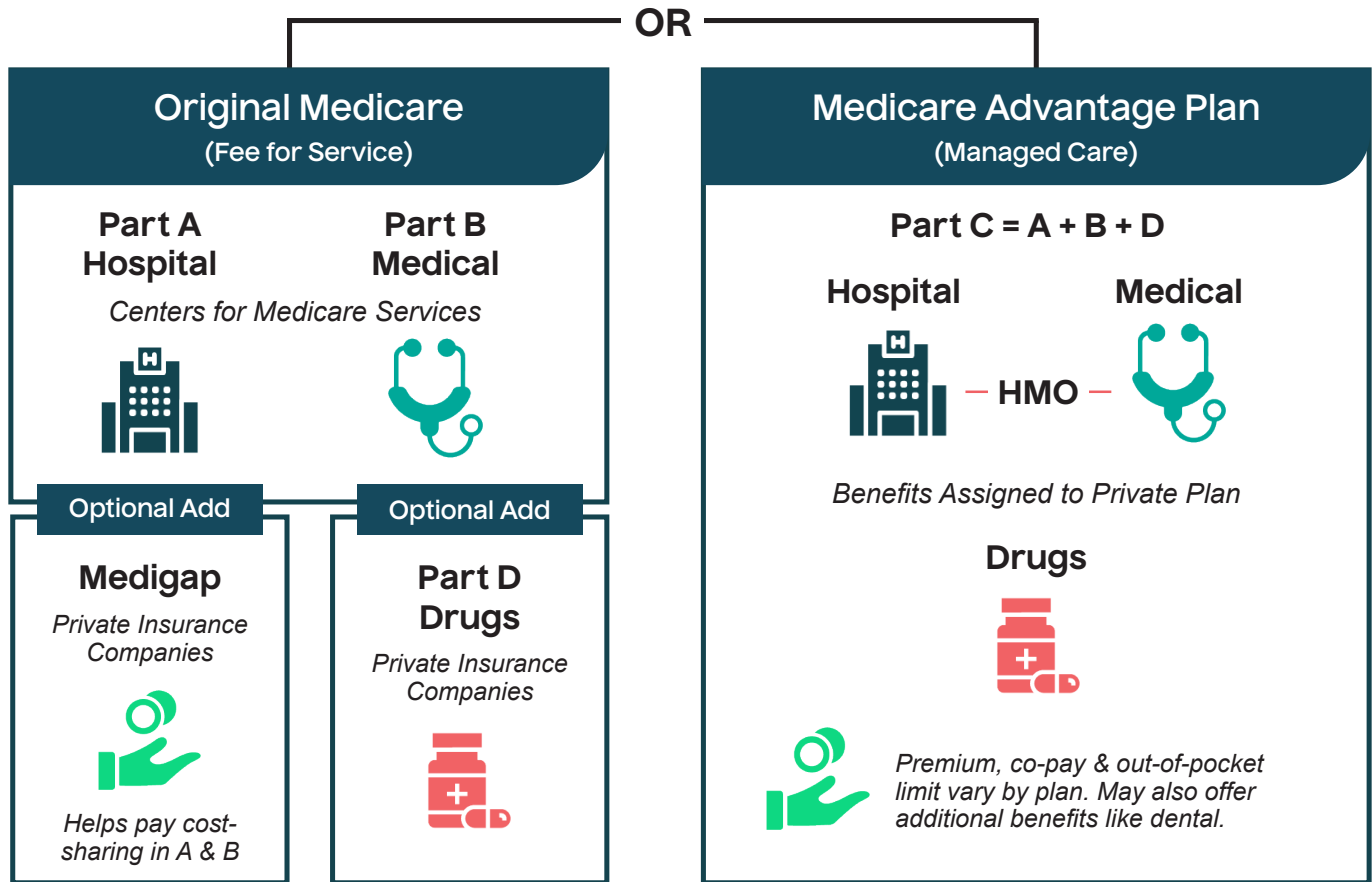
 **Medicare Part B (Medical Insurance).** Part B covers doctor visits, emergency room visits, lab tests, medical supplies, home health, and more. Part B also covers more than 25 preventive services to keep you healthy including: diabetes screening, glaucoma screening, help to quit smoking, cancer screenings, a Welcome to Medicare visit, a yearly “wellness visit”, flu shots, and more. Part B is not required, **but if you do not sign up when you are first eligible, you may have to pay a penalty later.**

Note: You can still use your Indian Health Provider or go to a non-Indian health care provider who takes Medicare. Your health care provider will bill Medicare for you.

 **Medicare Part C (Medicare Advantage Plans).** Part C is called Medicare Advantage (MA) Plans. They are health plans approved by Medicare and run by private health insurance companies. You must have both Medicare Part A and Part B to sign up for an MA Plan and sometimes Part D. You must usually get all of your care and tests from doctors, hospitals, and other places that are part of the MA Plan. The MA Plan replaces traditional Medicare, and you use a separate insurance card. Ask your Indian Health Provider if an MA Plan is right for you.

 **Medicare Part D (Prescription Drug Coverage).** Part D is a prescription drug plan. Medicare Prescription Drug Plans are approved by Medicare and are run by private health insurance companies. Part D plans help pay for prescription drugs. Elders should sign up for a plan that works with their regular Indian Health Pharmacy so they can use that plan there. Because the Indian Pharmacy can bill Medicare to get paid, there is usually no cost for the medicine if you use the Indian Pharmacy that works with your Part D plan.

Medicare Supplement (Medigap). A Medigap plan is designed to cover the cost of using Part A and B that would normally be a cost to you, such as co-payments or deductibles.



Source 1: <https://cchicap.org/understanding-medicare/>

Tips for Choosing a Plan

You get choices with Medicare, such as Medicare Advantage Plans and Prescription Drugs Plans.

Think about:

- 1. The type of coverage you need.** Does the plan allow you to go to the doctors and hospitals you want? Does the drug plan cover your current medicines?
- 1. The cost of the plan. Prices are different.** Compare costs. Find out if you can get help paying for the plan from your tribe or other sources.
- 1. The location.** If you plan to use providers outside of the Indian Health System, are they close to your home? Can you go to your preferred pharmacy?

Note: Enrolling in Medicare doesn't take away your right to receive care from your Indian Health Provider. When you have Medicare and get covered services at your Indian hospital or clinic, Medicare helps pay. **You help your Indian Health Provider and Community save money.**

What will these insurance programs cost me?

For many who are eligible for both IHS and Medicare, Medicare is low in cost or free. Medicare helps pay for your covered health care. When you use your Indian Health Provider, you should not pay any costs yourself (deductibles, coinsurance, or co-payments). Some programs have monthly fees. If you have limited income there may be help paying Medicare costs. Contact your Indian Health Provider for information on the [Extra Help](#) or [Medicare Savings Program](#). Also, if you qualify for your state's Medicaid program, Medicaid may help cover costs that Medicare does not cover. There may be other programs in your state or tribal community.

Check Your Medicare Plan Each Year

Your health care situation may change after you sign up for Medicare. Think about your health and insurance needs every year. The first plan you sign up for may not be the best plan forever.

Important: If you do not sign up for Part B or Part D when first eligible, you may have to pay a penalty later.

You are not alone. Get help from family, the Medicare website, or your local State Health Insurance Assistance Program (SHIP). You can meet with a local SHIP Navigator to help you review your Medicare plan options for no cost. <https://www.shiphelp.org/>

To sign up for Medicare or get more information, you can:

- Go online to www.ssa.gov/benefits/medicare
- Call 1-800-MEDICARE (1-800-633-4227)
- Visit your local Social Security office ([Find your local office here](#))



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