



Medicare Part A

Topics

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Medicare Part A Overview

Eligibility

Medicare Part A is health insurance offered by the federal government to **United States citizens and legal immigrants who have permanently resided in the U.S., without at break, for at least five years.**

- Individuals are eligible if they are age **65 or older** or **under age 65 with certain disabilities.**
- Individuals may qualify at **any age** if they have **end-stage renal disease** or **amyotrophic lateral sclerosis** (also known as Lou Gehrig's disease or ALS).



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Medicare Part A Coverage

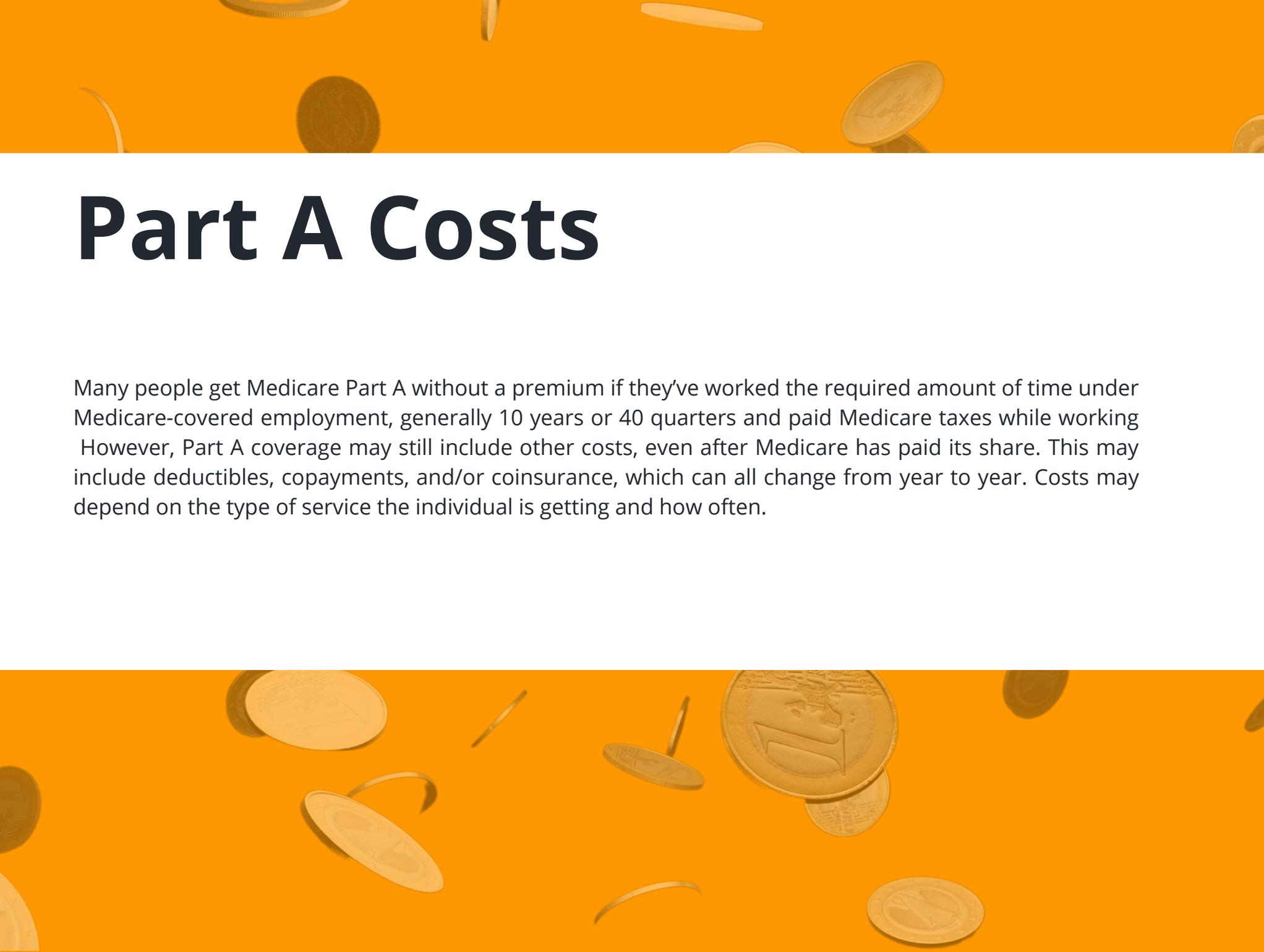
Part A Coverage

Medicare Part A (hospital insurance) helps cover a variety of services, including:

- 1. Inpatient hospital care:** May include semi-private rooms, meals, nursing services, and prescription drugs needed for treatment. Medicare Part A hospital coverage may include inpatient care in long-term care hospitals, inpatient mental health hospitals, acute care hospitals, and critical access hospitals.
- 2. Skilled nursing facility care:** May include semi-private room, meals, skilled nursing care, prescription medications, medical supplies and equipment, and ambulance transportation (if medically necessary). A beneficiary may be covered if their doctor has determined that daily skilled nursing care is medically necessary.
- 3. Nursing home care:** This care may be covered for a limited time if deemed medically necessary and given in a skilled nursing facility. Medicare Part A only covers nursing care if skilled care is needed for the patient's condition. The patient must require more than just custodial care (help with daily living tasks, such as bathing, dressing, etc.).
- 4. Hospice care:** May include doctor services, nursing care, durable medical equipment, medical supplies, and more if terminally ill and the doctor has determined the patient has six months or less to live.
- 5. Home health services:** May include at-home skilled nursing care, physical therapy, occupational therapy, and more for a limited time when intermittent skilled nursing care or therapeutic services are medically necessary. Medicare Part A may cover part-time home health care if the beneficiary is homebound and receives these services through a Medicare-certified home health agency.



Medicare Part A Costs



Part A Costs

Many people get Medicare Part A without a premium if they've worked the required amount of time under Medicare-covered employment, generally 10 years or 40 quarters and paid Medicare taxes while working. However, Part A coverage may still include other costs, even after Medicare has paid its share. This may include deductibles, copayments, and/or coinsurance, which can all change from year to year. Costs may depend on the type of service the individual is getting and how often.



Cost Sharing (2023)

Inpatient hospital care:

- Medicare Part A deductible: \$1,600 for each benefit period
- Medicare Part A coinsurance:
 - \$0 coinsurance for the first 60 days of each benefit period
 - \$400 a day for the 61st to 90th days of each benefit period
 - \$800 a day for days 91 and beyond per each lifetime reserve day of each benefit period (up to 60 lifetime reserve days)
 - After lifetime reserve days are used up: all costs

Skilled nursing facility care:

- \$0 for days 1 to 20 for each benefit period
- Up to \$200 coinsurance per day for the 21st to 100th days (skilled nursing facility coinsurance of each benefit period)
- Days 101 and beyond: all costs
- Patients must have a qualifying hospital stay (usually at least three days) before entering a skilled nursing facility.

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Medicare Part A Enrollment

Automatic Enrollment

Individuals currently receiving retirement benefits from Social Security or the Railroad Retirement Board (RRB), are automatically enrolled in both Medicare Part A and Part B starting the first day of the month they turn age 65. If their birthday happens to fall on the first day of the month, then they will be automatically enrolled in Medicare on the first day of the month before their birthday. Their Medicare card arrives in the mail three months before their 65th birthday.

Most people don't pay a monthly premium for Medicare Part A as long as they, or their spouse paid Medicare taxes for a minimum of 10 years (40 quarters) while working. If an individual hasn't worked long enough but their spouse has, they may be able to qualify for premium-free Part A based on their spouse's work history.

Under age 65 and disabled: Automatically get Part A and Part B after receiving disability benefits from Social Security or certain disability benefits from the Railroad Retirement Board for 24 months. Their Medicare card is mailed three months before the 25th month of disability. For those with ALS (amyotrophic lateral sclerosis, also called Lou Gehrig's disease), they automatically get Part A the first month that their disability benefits begin.

Manual Enrollment

Manual enrollment in Medicare Part A may be required in some cases.

- If an individual has end-stage renal disease (ESRD), they may be eligible for Medicare Part A but will need to sign up for it.
- If an individual has not worked long enough to get coverage without a premium, they may have to manually enroll.
- If an individual is not eligible for premium-free Medicare Part A, they may voluntarily enroll in Part A if any of the following situations apply:
 - They are 65 or older and meet the citizenship or residency requirements
 - They are under age 65, disabled, and their premium-free Medicare Part A coverage ended because they returned to work.
 - They have not paid Medicare taxes through employment or have not worked the required time to qualify for premium-free Part A.
- If an individual and/or their spouse paid Medicare taxes for less than 10 years, the length of time that was worked will be taken into consideration when Social Security determines the amount they owe for their Medicare Part A Premium.
- An individual may be subject to a late-enrollment penalty if they do not enroll in Medicare Part A when they are first eligible to do so.

Medicare Part A Summary

It is available to US citizens and legal permanent residents (5+ consecutive years). Individuals 65 and older or under age 65 with certain disabilities are eligible. Individuals with end-stage renal disease or ALS may qualify at any age.

Medicare Part A is referred to as hospital insurance and helps cover a variety of services. Most people do not pay a Part A premium however, there are other costs that include deductibles, copayments, and/or coinsurance

If receiving Social Security or RRB, then enrollment in Medicare is automatic when eligible. Manual enrollment is required in certain situations.



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