



Family Voices of Illinois
The Arc of Illinois
Family to Family Health Information Center

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Family Manual Fact Sheet – What is Medicare?

Medicare is health insurance for three groups of people.

1. People age 65 and older
2. People under 65 with certain disabilities
3. People of any age with End-Stage Renal Disease (ESRD)

Medicare is administered by the Centers for Medicare & Medicaid Services. Their website is www.cms.gov. There is a separate website with Medicare specific information at www.medicare.gov. There are choices to be made at the time of enrollment in Medicare. Initial Enrollment Packages are mailed automatically to people receiving social security or railroad retirement benefits three months before the 25th month of disability benefits or before an individual reaches age 65. For questions about Medicare enrollment in Illinois, you may contact SHIP (Senior Health Insurance Program of the Illinois Dept. of Insurance) at 1-800-548-9034.

There are four parts of Medicare and they cover specific services.

A – Hospital Insurance: Covers inpatient hospital care, skilled nursing facilities, hospice and home health care. Most people don't have to pay for Part A because it was already paid for through their work deductions.

B – Medical Insurance: Covers doctor and other provider services, outpatient care, durable medical equipment and some preventive services. Most people pay a premium for Part B coverage.

C – Medicare Advantage (these are comparable to HMO and PPO plans): These plans help organize and pay for the benefits covered in Parts A and B. They can also help with drug coverage.

D – Medicare Prescription Drug Coverage: This helps cover the cost of prescription drugs. Benefits vary by plan.

An adult disabled before age 22 may be eligible for Medicare benefits if a parent is deceased or starts receiving retirement or disability benefits. Benefits are paid on the parent's Social Security earnings record. The disabled adult child must be unmarried, age 18 or older, and have a disability that started before age 22.

Medicare and Medicaid target different populations. Medicaid is health care coverage for people with limited income and resources. Some people are eligible for both Medicare and Medicaid and are called

dual eligibles. Medicaid can help dual eligibles pay some of the costs for services not paid by Medicare. For more information, call Social Security at 1-800-772-1213 or go to www.socialsecurity.gov

Illinois specific resources for Medicare questions include:

- CMS Chicago Regional Office
312-353-7180
www.cms.gov
- Illinois Senior Health Insurance Program (SHIP)
1-800-548-9034 or 217-785-9021
www.idfpr.com
- Illinois Department of Insurance
1-866-445-5364 or 312-814-2427
www.idfpr.com