

# What's in the Guide

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Mrs. Lau is turning 65. “I was confused by Medicare. Then I called HICAP. Mrs. Walker really helped clear things up for me.”

**HICAP** provides free counseling for people with Medicare.

**T**his guide can help you choose and use a Medicare HMO. This chapter will explain some basic things about the Medicare program.

Medicare is a national health insurance program. Most people can get Medicare at age 65. Some younger people with disabilities also have Medicare.

**There are 3 main kinds of Medicare benefits.**

- Part A helps cover hospital, nursing, and hospice care.
- Part B helps cover doctor care, tests, and equipment.
- Part D helps cover prescription drugs.

**You can get your Medicare benefits through Original Medicare or a Medicare Advantage plan.**

- Original Medicare is also called traditional Medicare. The government pays your doctors directly for the services you receive. You pay part of the cost.
- Medicare Advantage plans are private health plans. Medicare HMOs are one kind of Medicare Advantage plan. The government pays the plan to provide your Medicare benefits. You pay part of the cost. Medicare Advantage is also called Part C.

## Medicare Premiums

A premium is a monthly fee for health insurance. If you are eligible for Social Security, you do not have to pay a premium for Part A. But you do have to pay a premium to the government for Part B. To learn more about costs and about help paying for Medicare, see pages 12–17.



Frederic Larson/SF Gate

## Questions & Answers

### How do I pay my Medicare Part B premium?

Part B is optional. If you enroll in Part B, your premium comes out of your Social Security check each month. If you do not get Social Security yet, you will be billed for your Part B premium every 3 months.

### Do I have to join a Medicare Advantage plan?

No. You can stay in Original Medicare if you want. To learn more, call **1-800-MEDICARE**.

I have a Medicare HMO. How can I learn about other kinds of Medicare Advantage plans? Call **HICAP** to learn about all the plans in your area.

### I did not work long enough to get Social Security. Can I still get Medicare?

You may be able to buy Medicare on your own. Also, you can get Medicare if your spouse or former spouse worked for at least 10 years. Call **HICAP**.

## things you can do

### Enroll in Medicare Part A at 65

- If you already receive Social Security, you will get a red, white, and blue Medicare card for Part A 3 months before your 65th birthday.
- If you do not get Social Security yet, you must call **Social Security** to enroll in Medicare. Call 3 months before your 65th birthday.

### If You Do Not Have Health Benefits at 65

Most people enroll in Part B and Part D when they get Part A at age 65. If you enroll later, you may have to pay higher premiums.

### If You Are Working at 65 and Have Health Benefits

Ask your employer if you need to enroll in Part B or Part D. If your employer's health plan does not have creditable drug coverage, you should enroll in a Part D plan. See page 15.

### When You Retire

If you didn't enroll in Part B earlier, make sure you enroll before you retire. Call **Social Security** to enroll. You should also enroll in Part D if you do not have creditable drug coverage as a retiree. See page 18.

## where to find help

### 1-800-MEDICARE

Information and help with Medicare  
**1-800-633-4227**      [www.medicare.gov](http://www.medicare.gov)

### HICAP (Health Insurance Counseling & Advocacy)

Free counseling and information on Medicare  
**1-800-434-0222**      [www.aging.ca.gov/hicap](http://www.aging.ca.gov/hicap)

### Social Security

Call to enroll in Social Security and Medicare  
**1-800-772-1213**      [www.ssa.gov](http://www.ssa.gov)

“I didn’t think my treatment was working. But I didn’t know what to say to my doctor. So I asked my son to help me talk to my doctor.”

**M**aking health care decisions can be hard—whether you are choosing an HMO, finding a doctor, or deciding about treatments. If you know what your choices are and you speak up for what you need, you will probably get better care.

## Take Charge When You Need Information

- Make a list of your questions.
- Keep asking questions until you get the information you need.
- If you can’t get an answer to a question, get a name to call. Or ask to speak to a supervisor.
- Take notes.
- Write down the names of the people you talk to, and the dates and times of calls.
- For support, have a friend or relative with you.

## Consent Forms

When you get a treatment, you will be asked to sign a consent form. Make sure you understand what is being done and why. The form must be in your language, or in large print, audio, or Braille if you need it. If the form is hard to understand, ask your doctor to explain it. Get a copy of any form you sign.



## Questions & Answers

**Does it really help to speak up about a problem?**

Yes. Studies show that hospital patients who complain and demand better care really do get better care. They also recover faster.

**I want my daughter to understand my health care. Can she call my doctor?**

You must sign a form that allows your doctor to talk to your daughter. Ask your doctor for the form.

Also, ask if your HMO has online Personal Health Records. If you create one for yourself, you can give your daughter permission to see it. She can see it even if she lives in another city or state. Visit [www.opa.ca.gov](http://www.opa.ca.gov).

## things you can do

### Get to Know Your HMO

- Always carry your HMO membership card with you.
- If you have a question, call your HMO. The number is on your membership card.
- Know what your HMO will and won't pay for. Ask for a Summary of Benefits.

### You Have the Right to See and Copy Your Medical Records

- Ask your doctor's office how to see your records.
- It's a good idea to get a copy of your medical records in case you change doctors or health plans. There may be a copying fee.
- If you don't agree with something in your records, talk to your doctor or call your HMO.
- You can ask your doctor to put things in your records, such as your family health history or your Advance Health Care Directive.
- You can create a Personal Health Record online. You can use it to put all your medical records in one place. Ask your HMO or visit [www.opa.ca.gov](http://www.opa.ca.gov).

### Save Copies of These Documents

- Lab reports
- Vaccination records
- Test results
- Treatment information
- Medical bills
- Letters you send to your HMO
- Information on your HMO's benefits and fees

## where to find help

### Office of the Patient Advocate

Information on Personal Health Records

[www.opa.ca.gov](http://www.opa.ca.gov)

Phil carefully reads the label on his new medicine. He makes sure it's the correct medicine and that he understands how to take it.

**M**ost Medicare HMOs include Part D prescription drug coverage. You cannot enroll in a stand-alone Medicare Part D plan and stay in your Medicare HMO.

## The Drug Formulary

All HMOs have a list of drugs they cover, called a formulary. In general, the drugs you take must be on the formulary.

### If you need a drug that is not on the formulary:

- Ask your doctor if there is another drug on the formulary that you could take.
- Or ask your doctor to request an exception—your doctor must explain to your Medicare HMO why you need a drug that is not on the formulary. See page 59.
- To learn more about exceptions and appeals, visit [www.cahealthadvocates.org](http://www.cahealthadvocates.org).

### Generic Drugs

Your HMO's formulary includes many generic drugs. When a company's patent on a drug runs out, other companies can make the drug and it costs less. The generic drug has the same active ingredients as the brand-name drug. For more information, visit [www.crbestbuydrugs.org](http://www.crbestbuydrugs.org).



## Questions & Answers

**Can my HMO take my medicine off the formulary?**

Usually, during the year, a Medicare HMO cannot take your medicine off the formulary. If this does happen, ask your doctor to request an exception. See page 59.

**I saw an ad for a new drug but my doctor says I can't get it. Why?**

He may think you don't need it. If your doctor thinks you need it but it's not in your HMO's formulary, you can request an exception. See page 59.

## things you can do

### When You Start a New Medicine

- Ask your doctor about the medicine's side effects, risks, and benefits.
- Ask what could happen if you go without the medicine.
- Ask if there are other treatments.
- Ask if the new medicine is safe to take with your other medicines.
- Tell your doctor all the allergies or bad reactions you have had to drugs.
- Tell him if a drug does not seem to be helping.
- Never cut pills in half or take them less often without talking to your doctor first.

### Work with Your Pharmacy

- When you pick up a prescription, make sure it's correct.
- Talk to the pharmacist when you get a new medicine.
- Tell your pharmacist all the medicines, vitamins, and herbs you take. Ask about drug interactions. Visit [www.drugdigest.org](http://www.drugdigest.org).
- If you are going on a trip, ask for a vacation supply. Or ask if you can get refills at other pharmacies.

## where to find help

### California Health Advocates

Information on exceptions and appeals  
[www.cahealthadvocates.org](http://www.cahealthadvocates.org)

### Consumer Reports Best Buy Drugs

Information on drugs [www.crbestbuydrugs.org](http://www.crbestbuydrugs.org)

### Drug Digest

Check drug interactions online  
[www.drugdigest.org](http://www.drugdigest.org)

## Most of these resources have people who can help you find information or solve a problem.

- To speak to a person, try pressing “0”, or stay on the line.
- If there’s no TTY, call **7-1-1**. If you have a speech disability, you can use Speech-to-Speech Relay. Call **1-800-854-7784**.
- Toll-free phone numbers begin with **1-800, 1-866, 1-877**, and **1-888**. Other phone numbers are not toll-free.
- This symbol ● means there is usually someone who speaks Spanish or there is information in Spanish.

Resource	Telephone	Website
<b>1-800-MEDICARE</b> Information on Medicare benefits and drug discount cards	● <b>1-800-633-4227</b> TTY <b>1-877-486-2048</b>	● <a href="http://www.medicare.gov">www.medicare.gov</a>
<b>Agency for Healthcare Research and Quality</b> Free information on health care for seniors	● <b>1-800-358-9295</b>	● <a href="http://www.ahrq.gov">www.ahrq.gov</a>
<b>American Board of Medical Specialties</b> Information about specialists’ training	<b>1-866-275-2267</b>	<a href="http://www.abms.org">www.abms.org</a>
<b>American Chronic Pain Association</b> Support and information for people with chronic pain	<b>1-800-533-3231</b>	● <a href="http://www.theacpa.org">www.theacpa.org</a>
<b>American College of Surgeons</b> Information on common operations and choosing a surgeon	<b>1-800-621-4111</b>	<a href="http://www.facs.org">www.facs.org</a>
<b>American Diabetes Association</b> Information about diabetes prevention and management	● <b>1-800-342-2383</b>	● <a href="http://www.diabetes.org">www.diabetes.org</a>
<b>American Heart Association</b> Information and services to prevent and treat heart disease	● <b>1-800-242-8721</b>	● <a href="http://www.americanheart.org">www.americanheart.org</a>
<b>American Lung Association</b> Information and services to prevent and treat lung disease	● <b>1-800-586-4872</b>	● <a href="http://www.lungusa.org">www.lungusa.org</a>
<b>Arthritis Foundation</b> Information and services for people with arthritis	● <b>1-800-283-7800</b>	● <a href="http://www.arthritis.org">www.arthritis.org</a>
<b>AT Network</b> Information on equipment for seniors/people with disabilities	● <b>1-800-390-2699</b> TTY <b>1-800-900-0706</b>	● <a href="http://www.atnet.org">www.atnet.org</a>
<b>Cal Hospital Compare</b> Compare hospitals		<a href="http://www.calhospitalcompare.org">www.calhospitalcompare.org</a>
<b>California Advocates for Nursing Home Reform</b> Find a nursing home and get help if you have a problem	● <b>1-800-474-1116</b>	● <a href="http://www.canhr.org">www.canhr.org</a>