

MEDICARE IS HERE TO STAY

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Medicare went into effect 48 years ago on July 1, 1966. Earlier that same year, Medicare workers went door to door trying to get seniors to sign up. Medicare was not the cornerstone then that it is today and people did not know whether it was going to work for the long haul.

Now, nearly half a century later, Medicare remains one of the most popular government programs in the nation.

We can't see the future, but one thing's for sure: Medicare is here to stay. Medicare provides health insurance to more than 50 million Americans. Forty-two million are people age 65 and older and the other 8 million are younger and have disabilities.

Most people first become eligible for Medicare at age 65.

The four parts of Medicare are parts A, B, C, and D.

- **Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.
- **Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. In 2014, the premium for most people is \$104.90, the same as it was in 2013. Some high-income individuals pay more than the standard premium. Your Medicare Part B premium also can be higher if you do not enroll when you are first eligible, also known as your initial enrollment period. There also is a Medicare Part B deductible of \$147 in 2014.
- **Part C** (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have

Part A *and* Part B to enroll in Part C. Monthly premiums vary depending on your state, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

- **Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for *extra help* from Social Security to pay the premium and deductible. To see if you qualify for extra help visit www.socialsecurity.gov/prescriptionhelp.

Will you be age 65 soon? Even if you decide not to retire, you should consider applying for Medicare. You can apply in less than 10 minutes using our online Medicare application. Do it today at www.socialsecurity.gov/medicareonly.

To learn more about applying for Medicare when you plan to delay retirement, read our publication *Applying For Medicare Only—Before You Decide*, available at www.socialsecurity.gov/pubs.