



The following excerpt has been taken from the Christopher & Dana Reeve Foundation Paralysis Resource Center website.

http://www.christopherreeve.org/site/c.mtKZKgMWKwG/b.4467345/k.46AF/Insurance_and_Medicare.htm

Medicare and Insurance

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years old and a citizen or permanent resident of the United States. You might also qualify for coverage if you are a younger person with a disability or with permanent kidney failure requiring dialysis or transplant.

You can get Part A at age 65 without having to pay premiums if you are already receiving retirement benefits from Social Security or the Railroad Retirement Board and you or your spouse had Medicare-covered government employment.

If you are under 65, you can get Part A (hospital insurance) without having to pay premiums if you have received Social Security or Railroad Retirement Board disability benefit for 24 months. Most people get Part A automatically when they turn age 65.

Part B (Medical Insurance) is optional. It helps pay for doctors, services, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

The Medicare Part B premium is \$78.20 per month in 2005. In some cases this amount may be higher if you did not choose Part B when you first became eligible at age 65. The cost of Part B may go up 10 percent for each 12-month period that you could have had Part B but did not sign up for it, except in special cases.

You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. If you choose to have Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you do not get any of the above payments, Medicare sends you a bill for your part B premium every 3 months.

If you have questions about your eligibility for Medicare Part A or Part B, or if you want to apply for Medicare, call the Social Security Administration. The toll-free telephone number is: 1-800-772-1213. The TTY-TDD number for the hearing and speech impaired is 1-800-325-0778. You can also get information about buying Part A as well as part B if you do not qualify for premium-free part A.

Source: Social Security Administration/Medicare

Websites

www.medicarerights.org

The Medicare Rights Center

The Medicare Rights Center (MRC) is a not-for-profit organization working to ensure that older adults and people with disabilities get affordable health care.

www.nosscr.org/index.html

The National Organization of Social Security Claimants' Representatives

The National Organization of Social Security Claimants' Representatives (NOSSCR) provides representation and advocacy on behalf of persons who are seeking Social Security and Supplemental Security Income.

www.medicareadvocacy.org/

The Center for Medicare Advocacy, Inc.

The Center for Medicare Advocacy, Inc. provides education, advocacy, and legal assistance to help elders and people with disabilities obtain necessary healthcare.

www.insurekidsnow.gov/

Insure Kids Now!

Insure Kids Now! is a national campaign to link the nation's 10 million uninsured children -- those from birth to age 18 -- to free and low-cost health insurance.

<http://www.familyvillage.wisc.edu/Hospital/highrisk.html>

High Insurance Risk Pools from Family Village

A state by state listing of insurance for those who can't obtain it from other sources usually because they have an existing medical condition and are considered high risk. There is not a program for each state.

<http://cms.hhs.gov/>

Centers for Medicare & Medicaid Services

The Centers for Medicare & Medicaid Services (CMS) provide health insurance for over 74 million Americans through Medicare, Medicaid and SCHIP.

www.medicare.gov/

Medicare

This is the official government site for people with Medicare.

<http://www.medicare.gov/contacts/staticpages/msps.aspx>

Medicare Savings Program contacts by state

There are programs that help millions of people with Medicare save money each year. States have programs for people with limited income and resources that pay some or all of Medicare's premiums and may pay Medicare deductibles and coinsurance.

<http://www.medicare.gov/Publications/Pubs/pdf/10988.pdf>

Medicare Fact Sheet on Limits for Therapy in 2009

Medicare limits how much it covers for medically-necessary outpatient physical therapy, speech-language pathology, and occupational therapy.

<http://www.aarp.org/healthcoverage/medicare/Articles/a2003-04-22-startmedicare.html>

AARP's Getting Started with Medicare.

<http://www.aarpmagazine.org/family/Articles/a2003-01-21-understandingmed.html>

AARP Magazine article "Understanding Medicare, Medigap and Medicaid."

<http://www.aarp.org/healthcoverage/medigap/Articles/a2003-05-02-medicaresupplement.html>

Medigap coverage

AARP's website has info on Medigap plans also called Medicare Supplement policies. You can also call 1-800-523-5800 for help from AARP.

<http://www.kff.org/medicare/factsheets.cfm>

Kaiser Family Foundation

Factsheets for consumers on Medicare. Covers prescription drug law, Medicare Advantage program, Medicare and women, etc.

<http://www.kff.org/medicare/7240.cfm>

Kaiser's report Navigating Medicare and Medicaid 2005: A Resource Guide for People with Disabilities, Their Families and Their Advocates

<http://www.kff.org/medicare/7240/medicaid.cfm>

Kaiser's report Navigating Medicare and Medicaid 2005: A Resource Guide for People with Disabilities, Their Families and Their Advocates *This section is specific to Medicaid.*

www.kff.org/medicare/upload/7615-03.pdf

Kaiser's report Medicare: A Primer 2010

www.nasmd.org/

National Association of State Medicaid Managers

<http://www.aimeee.com/aimmm/index.html>

Advancing Independence: Modernizing Medicare and Medicaid (AIMMM)

<http://www.cms.hhs.gov/emtala/>

Emergency Medical Treatment & Labor Act (EMTALA)

Congress enacted the Emergency Medical Treatment & Labor Act (EMTALA) to ensure public access to emergency services regardless of ability to pay. Section 1867 of the Social Security Act imposes specific obligations on Medicare-participating hospitals that offer emergency services to provide a medical screening examination (MSE) when a request is made for examination or treatment for an emergency medical condition (EMC), including active labor, regardless of an individual's ability to pay. Hospitals are then required to provide stabilizing treatment for patients with EMCs.

<http://www.medicare.gov/Physician/Search/chooseprovider.asp>

Medicare.gov: Physician Directory

search for doctors and other healthcare providers who accept Medicare

<http://healthconsumer.org/fs001LAeng.pdf>

Health Consumer Alliance: Getting the Health Care You Need from Your Managed Care Plan

<http://www.tristateadvocacy.com/>

Tri-State Advocacy

345 Beverly Drive
Collegeville, PA 19426
Cindy Clark
877-774-6380

info@tristateadvocacy.com

Privately funded non-profit for spinal cord and burn injured survivors and amputees. Helps families on specific provisions of their health insurance policy. Services are free.

<http://www.ahirc.org/>

Access to Health Insurance/Resources for Care

How to find insurance in your state. Resources are divided into special interest groups like veterans or those with disabilities.

<http://www.copays.org/>

Patient Advocate Foundation: Co-Pay Relief Program

The following books and videos are available for free loan from the PRC library. For more information, please see www.paralysis.org and click the Lending Library tab.

Books on Medicaid/Medicare/Social Security

- **All About Medicare 2003.** Cincinnati, OH: National Underwriter, 2003. Covers Medicare, Medicaid, Medigap insurance.

- **Benefits Management for Working People with Disabilities: An Advocate's Manual. 2004 edition.** Edwin J. Lopez-Soto, Esq. and James R. Sheldon, Jr., Esq. Rochester, NY: Greater Upstate Law Project, 2004.
SSI income while working, PASS, Ticket to Work, Medicaid
- Cooper, Laura D. **Insurance Solutions: Plan Well, Live Better.** New York, NY: Demos Medical Publishing, 2002.
Covers private health and disability insurance as well as Social Security Disability.
- Conklin, Joan Harkins. **Medicare for the Clueless: The Complete Guide to this Federal Program.** New York: Citadel Press, 2002.
- Davis, Mike. **How to Get SSI and Social Security Disability: An Insider's Step by Step Guide.** San Jose, CA: Writers Club Press, 2000.
- Epstein, Lita. **The Complete Idiot's Guide to Social Security and Medicare.** Indianapolis, IN: Alpha Books, 2006. Second edition.
Also covers disability benefits and Medigap coverage.
- Jehle, Faustin F. **The Complete and Easy Guide to Social Security, Healthcare Rights & Government Benefits.** Boca Raton, FL: Emerson-Adams Press, 2000.
Includes other benefits like food stamps and illegal immigrants amnesty.
- Leonard, V.R. **The Social Security and Medicare Handbook: What You Need to Know Explained Simply.** Ocala, Fla.: Atlantic Publishing Group, 2008.
- Matthews, Joseph and Dorothy Matthews Berman. **Social Security, Medicare & Government Pensions** 14th Edition. Berkeley, CA: Nolo, 2009.
Covers disability benefits and veteran benefits.
- **Medicare & You 2010.** Baltimore: Centers for Medicare & Medicaid Services, Jan. 2010. <http://www.medicare.gov/publications/pubs/pdf/10050.pdf>
Official government handbook.
- Morton, David A. III. **Nolo's Guide to Social Security Disability: Getting and Keeping Your Benefits.** Fourth edition. Berkeley, CA: Nolo, 2008.
- Northrop, Dorothy E., Stephen Cooper, and Kimberly Calder. **Health Insurance Resources: A Guide for People with Chronic Disease and Disability.** New York, NY: Demos Medical Publishing, 2007. 2nd ed.
- Rosen, Diana. **Social Security for the Clueless: The Complete Guide to SSA Benefits.** New York: Citadel Press, 2002.
Has a chapter on disability benefits.

- **Social Security Manual 2003.** Cincinnati, OH: National Underwriter, 2003.
This book is written in Q&A form. Covers disability and veterans' benefits.
- Smith, Douglas M. **Disability Workbook for Social Security Applicants: Managing Your Application for Social Security Disability Insurance Benefits.** Severna Park, MD: Physicians' Disability Services Inc., 2005. 6th ed.
www.disabilityfacts.com
- Stein, Judith A. and Alfred J. Chiplin Jr. **2009 Medicare Handbook.** New York: Aspen Publishers, 2008.
Note this book is not a quick read it covers the actual law.
- Tomkiel, Stanley A. III. **The Social Security Benefits Handbook.** Naperville, IL: Sphinx Publishing, 2001.
Covers disability benefits and Medicare.
- **Your Medicare Benefits: Your Health Care Coverage in the Original Medicare Plan.** Baltimore, MD: Centers for Medicare & Medicaid Services, July 2004.

Electronic Book

<http://www.ssa.gov/disability/professionals/bluebook/>

Disability Evaluation Under Social Security (also known as the Blue Book) Social Security Administration. Office of Disability. January 2003.

Note: This is written for the physician not for the consumer. It can be downloaded as a PDF file. Also note this is a large file (170 pages for the whole file) but can be viewed in sections.

<http://www.medicarerights.org/> enter "too sick to work" in search box

http://www.medicarerights.org/pdf/Too_Sick_To_Work_Too_Soon_For_Medicare.pdf

Too Sick to Work, Too Soon For Medicare: The Human Cost of the Two-Year Waiting Period for Americans with Disabilities report.

The information contained in this message is presented for the purpose of educating and informing you about paralysis and its effects. Nothing contained in this message should be construed nor is intended to be used for medical diagnosis or treatment. It should not be used in place of the advice of your physician or other qualified health care provider. Should you have any health care related questions, please call or see your physician or other qualified health care provider promptly. Always consult with your physician or other qualified health care provider before embarking on a

new treatment, diet or fitness program. You should never disregard medical advice or delay in seeking it because of something you have read in this message.