

HIICAP

Winter 2019

Health Insurance Information, Counseling, and Assistance Program

Niagara County Office for the Aging • 111 Main Street • Lockport, NY 14094
www.niagaracounty.com/aging 716-438-3030

MEDICARE REMINDERS

Everyone who enrolls in Medicare receives a red, white, and blue Medicare card. This card lists your name and the dates that your Original Medicare hospital insurance (Part A) and medical insurance (Part B) began. It will also show your Medicare number, which serves as an identification number in the Medicare system. (If you get Medicare through the Railroad Retirement Board, your card will say Railroad Retirement Board at the bottom.)

If you have Original Medicare, make sure you always bring this card with you when you visit doctors and hospitals so that they can submit bills to Medicare for payment. If you have a supplemental insurance plan, like a Medigap, retiree, or union plan, make sure to show that plan's card to your doctor or hospital, too, so that they can bill the plan for your out-of-pocket costs.

Note: Medicare has finished mailing new Medicare cards to all beneficiaries. You can still use your old card to get your care covered until January 1, 2020. However, if you have not received your new card, you should call 1-800-MEDICARE (633-4227) and speak to a representative.

If you are enrolled in a Part D plan (Medicare prescription drug benefit), you will use the Part D plan's card at the pharmacy.

If you are enrolled in a Medicare Advantage Plan (like an HMO, PPO, or PFFS), you will not use the red, white, and blue card when you go to the doctor or hospital. Instead, you will use your Medicare Advantage Plan card, which you should receive in the mail. You will also use this card at the pharmacy if your plan serves as your Part D coverage. If you have a supplemental insurance plan, like a retiree or union plan, make sure to show that plan's card to your doctor or hospital, too, so that they can bill the plan for your out-of-pocket costs.

Your Medicare card, Social Security card, and other health insurance cards are very important documents. Make sure to keep a photocopy of your important identification and insurance cards, write down any important numbers (like your Medicare number), and keep everything in a safe place so that you have a record for future reference if anything gets lost. If your card is ever lost, stolen, or damaged, you can get a replacement card by calling 1-800-MEDICARE (633-4227). You can also order or print a card by logging in to your mymedicare.gov account.

Remember: Do not give your Medicare or Social Security numbers or personal data to strangers. Medicare will never ask for this information over the phone. If you believe you have been the target of Medicare marketing or billing fraud, contact your local HIICAP program at Niagara County Office for the Aging, 716-438-3030.