

MEDICARE BENEFITS

HOW TO APPLY:

If you are already receiving Social Security or Railroad Retirement benefits payments when you turn age 65, you will automatically receive a Medicare card in the mail. If you do not automatically receive a Medicare card, you must file an application to obtain Medicare benefits. You should contact your local Social Security Office at least three months before the month of your 65th birthday. The address of the local Social Security Administration is:

General Information & Services (937) 225-2542 1-800 772-1213

UTILIZATION OF BENEFITS IN A SKILLED NURSING FACILITY:

Medicare Part A can help pay for certain inpatient care in a Medicare-participating skilled nursing facility following a hospital stay. You must have benefits available and meet all of these five conditions:

1. Your condition requires daily skilled nursing or skilled rehabilitation service which, as a practical matter, can only be provided in a skilled nursing facility.

2. You have been in a hospital at least three days in a row (not counting the day discharge) before you are admitted to a participating skilled nursing facility.

3. You are admitted to the facility within a short time (generally within 30 days) after you leave the hospital.

4. Your care in the skilled nursing facility is for a condition that was treated in the hospital, or for a condition that arose while you were receiving care in the skilled nursing facility for a condition which was treated in the hospital.

5. A medical professional certifies that you need, and you receive, skilled nursing or skilled rehabilitation

services on a daily basis.

Medicare Part B can help pay for certain ancillary services received even while you are a resident in a nursing facility (i.e. approved physical therapy, occupational therapy, speech therapy, pneumococcal pneumonia and influenza vaccines, some medical supplies and in some cases nutritional feeding supplies and equipment).

APPEALS AND REFUNDS:

If you disagree with a decision on the amount Medicare will pay on a claim or whether services you received are covered by Medicare, you have the right to appeal the decision. the notice Medicare sends you tells you the decision made on the claim and exactly what appeal steps you can take. If you need more information about your right to appeal and how to request it, contact your local social Security Administration Office. You may be entitled to a refund.

THIS INFORMATION WAS TAKEN FROM THE MEDICARE HANDBOOK THAT IS AVAILABLE AT YOUR LOCAL SOCIAL SECURITY OFFICE. OBTAIN A COPY FOR ADDITIONAL RULES AND REGULATIONS AND IN-DEPTH INFORMATION OF MEDICARE BENEFITS AVAILABLE TO YOU.