

**SHICK counseling is free, unbiased, confidential and available to anyone with questions about Medicare.**

**Trained counselors are available statewide to assist with:**

- Claims and appeals
- Fraud
- Prescription drug plans
- Medicare Advantage plans
- Supplemental Insurance (Medigap)
- Employer group plans as supplemental insurance
- Medicaid
- Other health insurance options
- Long-term care options
- Medicare Savings Programs
- Extra Help with prescription drug plans



## Contact Us

**503 S. Kansas Avenue  
Topeka, KS 66603  
785-296-4986  
1-800-432-3535  
[www.kdads.ks.gov](http://www.kdads.ks.gov)**

This project was supported, in part, by grant number 90SAPG0093 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

*The Kansas Department for Aging and Disability Services (KDADS) does not discriminate on the basis of race, color, national origin, sex, age or disability. If you believe you have been discriminated against by either KDADS or a KDADS-funded program, please contact KDADS to receive additional information on filing a complaint: 1-800-432-3535 (voice); 1-800-766-3777 (TTY).*

# BASIC MEDICARE COVERAGE

*Navigating through  
Medicare*



## Medicare is a federal health insurance program that covers:

- More than 35 million individuals ages 65 and older
- More than 6 million individuals younger than age 65 years with disabilities
- Individuals with End-Stage Renal Disease (ESRD)

## Medicare Part A\* is hospital insurance that covers:

- Inpatient hospital care
- Qualified short-term stay in skilled nursing facilities
- Home health care
- Hospice care

*\*Part A is premium-free for most individuals*

## Medicare Part B\* is medical insurance that covers:

- Doctor's office visits
- Outpatient hospital care
- Lab tests
- Certain medical equipment and supplies

*\*Most individuals will pay a monthly premium for Part B*

## Medicare Advantage Plans (Part C)

- Part A and Part B services (i.e., HMO, PPO, PFFS, etc.)
- Many of these plans also offer prescription drug coverage
- Many types of plans are available

## Medicare Part D\* Prescription Drug Coverage:

- Insurance that covers both generic and brand-name prescriptions
- Coverage is provided through private insurance companies

*\*Many individuals will pay a monthly premium for Part D*

## Medicare Supplement Insurance (Medigap):

- Private health insurance that helps pay beneficiaries' share of costs in Original Medicare

## Medicare Savings Programs (MSP):

- Helps pay Medicare premiums, deductibles, co-pays for individuals with limited income and resources

## Part D Extra Help:

- Helps pay for premiums, deductibles and prescription drug costs for individuals with limited income and resources



## Additional Resources

### Kansas Insurance Department

1-800-432-2482

<https://insurance.kansas.gov>

### Social Security Administration

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

### KanCare - Medicare for Kansas

1-800-792-4884

[KanCare.ks.gov](http://KanCare.ks.gov)

### Medicare

1-800-MEDICARE

1-800-633-4227

[www.medicare.gov](http://www.medicare.gov)

## Questions About Medicare?

**Call 1-800-860-5260**

A SHICK counselor will be happy to help.

<https://www.kdads.ks.gov/SHICK>

