Healthcare for Seniors
Medi-Share Senior Assist, Medicare, and Your Options

This easy to use guide will give you a basic overview of the Senior Assist program, as well as your Medicare options.

The information about Medicare contained herein has been compiled using the official Medicare resources below:

- **Medicare and You** (The official US Government Medicare handbook which is available free of charge at any Social Security Office)
- **Choosing a Medigap Policy** (The official guide for people with Medicare)
- **www.medicare.gov** (The official Medicare website)

**IMPORTANT NOTE:** Although we are providing you relevant information from these sources, ultimately, Christian Care Ministry is not here to advise you about or inform you about Medicare. If you have additional questions about Medicare, please refer to these documents directly or call Medicare at 1-800-MEDICARE (1-800-633-4227) to get the most current information.

If you have specific questions about Medi-Share Senior Assist, please call Christian Care Ministry at (800) 264-2562.
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About Senior Assist

Senior Assist is the sharing program for Christians who have Medicare Parts A and B, offering you the advantages of Christian community and prayer support, while filling in where Medicare does not.

- To participate in Senior Assist, you must have Medicare Parts A and B.

- Members share the portion of your eligible medical bills that Medicare allows but does not pay completely.

Senior Assist picks up where Medicare stops. Other members will share the portion of your eligible medical bills that Medicare does not pay, including:

- Copayments
- Deductibles
- Hospitalization
- Skilled nursing facility care
- Out of country urgent care

The best part—Senior Assist shares start at only $70 per month with a $1,250 annual member responsibility (otherwise known as your AHP).

Why join Senior Assist?

- The joy of sharing with fellow Christians
- The assurance of knowing you are not sharing in unbiblical lifestyles
- Prayer support and encouragement
- Free health resources
Medi-Share Membership

What happens to your Medi-Share membership if you decide not to go with Medicare A and B?

- If you are on the Medi-Share program you can remain and continue.
- You will need to let us know that you have decided not to move forward with Senior Assist.

**Note:** If you decide not to use Medicare at this time it’s important to know there may be penalties for not joining when you are first eligible.

To qualify for any Medigap program, Senior Assist or an Advantage Plan you must have Medicare A and B. **You cannot be part of Senior Assist if you have an Advantage Plan (Part C).**

**What are my options after I sign up with Medicare A and B?**

- You can choose no supplement and pay the deductibles and co-pays out of pocket.
- You can choose Senior Assist.
- You can choose the Medicare Advantage plan (cannot be part of Senior Assist with this).
- You can choose another plan.
# Medicare Overview

## Medicare Part A  
*(Hospital Insurance)*
- Helps cover inpatient care in hospitals
- Helps cover skilled nursing facility, hospice, and home health care

## Medicare Part B  
*(Medical Insurance)*
- Helps cover doctors’ and other health care providers’ services, outpatient care, durable medical equipment, and home health care
- Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse

## Medicare Part C  
*(also known as Medicare Advantage)*

Offers health plan options run by Medicare-approved private insurance companies. Medicare Advantage Plans are a way to get the benefits and services covered under Part A and Part B. Most Medicare Advantage Plans cover Medicare prescription drug coverage (Part D). Some Medicare Advantage Plans may include extra benefits for an extra cost. *If you have a Medicare Advantage Program then Senior Assist is not for you.*

## Medicare Part D  
*(Medicare Prescription Drug Coverage)*
- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs
- Run by Medicare-approved private insurance companies

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If you have a Medicare Advantage Program then Senior Assist is not for you.
Medicare Decisions

**Step 1**
Decide how you want to get your Medicare Coverage

**Original Medicare**
- Part A Hospital Insurance
- Part B Medical Insurance

**Medicare Advantage Plan**

**Step 2**
Decide if you need to add drug coverage

**Part D**
Prescription Drug Coverage

**Step 3**
Decide if you need more

**Medicare Supplement Insurance**
Medigap

**Senior Assist**
Medical Bill Sharing for Christian Seniors

(800) 264-2562 | 7
Senior Assist: When can you sign up?

- You can start the process 3 months before your 65th birthday.
- You must have Medicare A and B.
- You can enroll anytime within your 65th year without pre-qualifying if non Medi-Share member.
- Current Medi-Share members must have Medicare Part A&B to be on Senior Assist from the first day of your 65th birthday.
- Current Medi-Share members who choose Senior Assist do not need to stay in Network with PHCS but must find Medicare providers.
- Current Medi-Share members on a Health Partnership are not required to continue as Health Partners.

Medicare: When can you sign up?

<table>
<thead>
<tr>
<th>3 months before the month you turn 65</th>
<th>2 months before the month you turn 65</th>
<th>1 month before the month you turn 65</th>
<th>The month you turn 65</th>
<th>1 month after you turn 65</th>
<th>2 months after you turn 65</th>
<th>3 months after you turn 65</th>
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<tr>
<td>Sign up early to avoid a delay in coverage. To get Part A and/or Part B the month you turn 65, you must sign up during the first 3 months before the month you turn 65.</td>
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<td>If you wait until the last 4 months of your Initial Enrollment Period to sign up for Part A and/or Part B, your coverage will be delayed.</td>
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Medicare Part A and B

Initial enrollment
• Begins 3 months before you turn 65
• The month you turn 65
• And 3 months after you turn 65.

General Enrollment Period (if you did not sign up for Part A and/or B when you were first eligible)
• Is between January 1st and March 31st each year.
• Your coverage will begin July 1st.

Penalty for not enrolling in Part A when you are first eligible
• You may have to pay a penalty equal to 10% of the Part A premium.
• The 10% premium penalty applies no matter how long you delay Part A enrollment.
• You will have to pay the premium penalty for twice the number of years you could have had Part A, but didn’t sign up.

Penalty for not enrolling in Part B when you are first eligible
• For each 12-month period you delay enrollment in Part B, you will have to pay an extra 10% of the Part B premium.
• In most cases, you will have to pay that penalty every month for as long as you have Part B.

Medicare Part C and D

Enrollment
• Initial enrollment is 3 months before you turn 65, the month of, and 3 months after.
• Enroll October 15th –December 7th and coverage begins January 1st.
• Part C is also called an Advantage Plan and is not a mandatory Medicare Plan.
• You can purchase Part D through a Medicare approved private insurance companies.
• If you sign up late, you may pay a penalty. Refer to Medicare and You publication for more details.
Cost, Deductibles, Copays and Other Questions

What is the monthly cost of Senior Assist?

$70 per month for 65-70 year olds
$85 per month for 71-75 year olds
$95 per month for 76 and older

Senior Assist starts where Medicare stops. Other members will share the portion of your eligible medical bills that Medicare does not pay, including:

- Copayments
- Deductibles
- Hospitalization
- Skilled nursing facility care
- Out of country urgent care
What is the Medicare premium?

Medicare Part A Monthly Premium

- Most people will not pay for Part A
- Check with Social Security to confirm if you qualify for Premium free Medicare Part A

If you don’t qualify for premium-free Part A you can pay a monthly premium for it. Check the “Medicare and You” book or Medicare.gov for the current premium amount.

Medicare Part B Monthly Premium

- Most people will pay the standard premium amount which in 2017 is $134.
- If you make over a certain dollar amount, you may pay more.

What is the Deductible with Medicare Part A?

The inpatient hospital deductible is $1,316 per benefit period. A benefit period begins the day you are admitted as an inpatient in a hospital or skilled nursing facility.

The benefit period ends when you have not received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.

Why do you need more than your Medicare benefits?

Any co-pays will be your responsibility if you have no supplement or have not enrolled in Senior Assist. Please refer to the “Medicare and You” book or Medicare.gov to find out how much these co-pays are.

Part B Deductible and Co-pay

- Once you have met your deductible ($183 per year), you typically pay 20% of the Medicare-approved amount.
Special note about Medicare Part C Advantage Plans

- You can buy an advantage plan that includes a drug plan.
- You can change plans every year during the open enrollment. However,
  - The plans change every year.
  - There is usually a co-pay at the doctors, and hospital.
  - They are not portable.
  - Depending on the program you may have to go to their Doctors.
  - With some plans there may be limited selection of doctors.

About Supplemental plans

- You must be enrolled in Medicare A and B to qualify.
- You have a 6-month open enrollment.
- Many of these plans are age-rated.

Note: None of these programs help you pay for long-term care.

For more information about Senior Assist or for assistance with joining, please call (800) 264-2562.