



FACILITATORS GUIDE

Uncle Sam's Medicare

Contents

| | |
|--|----|
| INTRODUCTION TO THE MANUAL | 3 |
| PRE-PLANNING | 4 |
| OPENING | 5 |
| GROUND RULES | 6 |
| GOALS | 7 |
| OBJECTIVES | 8 |
| AGENDA | 9 |
| 1 What is Medicare? | 10 |
| 2 Original Medicare <i>Parts A and B</i> | 11 |
| 3 Medicare Advantage Plan | 13 |
| 4 Medicare Prescription Drug Plan (Part D) | 14 |
| 5 Resources | 15 |
| Thank You for Being Here | 17 |
| APPENDIX | 18 |
| Small Group "Getting to Know YOU" Activity (less than 10 participants) | 19 |
| Large Group "Have You Ever" Activity (greater than 10 participants) | 20 |
| "Medicare Jeopardy" (15-20 minutes) | 21 |
| "Medicare Jeopardy" Answer and Question Activity Cards | 22 |

INTRODUCTION TO THE MANUAL

PURPOSE OF THE MANUAL

This training manual focuses on a mutual learning opportunity that will assist you in the basic understanding of Medicare. The objective of this mutual learning opportunity is to strengthen your knowledge of Medicare.

THE TARGET AUDIENCE

This manual is aimed at training and skills development of family or informal caregivers.

ORGANIZATION OF THE MANUAL

This manual is divided into five sections. Each part contains a presentation section, activity, video clip or website critique. We want to encourage trainers/facilitators to adapt the material to each unique training situation. For example, many of the exercises/activities included in the modules were developed primarily for small groups that may be too time-consuming for larger groups. An alternative activity for large groups is included in each training option. A short video clip may be a good alternative for large groups or a short Q and A session.

USING ADDITIONAL TRAINING RESOURCES

This manual includes in the appendix section, the “how to” instructions and worksheets for individual activities.

FACILITATOR COMMENTS

Suggested scripts that facilitators can follow after each slide are in bold in the section instructions. These are only suggestions. It is best to use comments that come naturally to you. The slide indicators are in italics.

Example:

| | |
|--------------------|---|
| <i>Slide</i> | “Medicare is a federal program that began in 1965 to provide.....” |
| Facilitator | “In other words, Medicare is a health insurance program for older adults, but does offer benefits to other qualifying applicants such as some people with disabilities and individuals with End-Stage Renal Disease.” |

SLIDES IN EACH PRESENTATION SECTION

Each section includes instructions for the presentation and the number of slides in that particular section, including the introduction slide.

Uncle Sam's Medicare

PRE-PLANNING

Time

10-15 minutes

Procedure

1. Load the presentation onto the laptop that you will be using from a disc, CD, DVD or memory stick that includes the "Uncle Sam's Medicare" presentation.
2. Check all the web and video links embedded into the presentation to be sure they are in working order.
3. Make sure that any materials you need are in order and available. For this presentation you will need:
 - Disc, CD, DVD or memory stick that contains the presentation.
 - Copies of the slide presentation for each participant.
 - Copies of each activity that you have chosen to use based on your group size (original copies are found in the **Appendix** (pages 19-25) of this facilitators guide:
 - For small groups use the " _____ " activity worksheet.
 - For large groups use the " _____ " activity worksheet.
4. Continue to "Opening"

Uncle Sam's Medicare

OPENING

Time

5 minutes

Procedure

1. Set up the powerpoint presentation before participants arrive.
2. Distribute the workshop materials (such as powerpoint slide notes and activity worksheets) as participants enter the training room.
3. Be prompt...start the workshop at the scheduled time.
4. Begin the workshop by greeting participants and introducing yourself.
5. Conduct a quick orientation so that participants are aware of the materials in their packets.
7. Review the workshop schedule such as time for breaks, etc.
8. Inform participants of locations of restrooms, etc.
9. Assure participants that if they have any questions or needs, to please let you know.
10. Continue to "Ground Rules".

GROUND RULES

Time

2 minutes

Procedure

1. Explain that in order for training to go well, participants need to follow a few ground rules.
2. Read and explain each ground rule.
 - Respect one other, even if you have differences of agreement.
 - Acknowledge that it is OK to disagree.
 - Listen to others without interruption.
 - Everyone has the opportunity to share.
 - The facilitator has the responsibility to keep everyone on task and on time – so please don't be offended if there's a need to move onto the next topic.
 - Respect confidentiality, what is said within these walls, stays within these walls.
 - Please turn off cell phones.
3. Continue to "Goals".

Notes to Facilitators

- ✚ Maintaining confidentiality is often an issue when dealing with personal caregiving experiences. Participants will want to share information about their experiences caring for a loved one and their families if they know their confidences will be kept.

GOALS

Slide Number

2

Time

1 minute

Procedure

1. *Slide* "This workshop will provide you with a mutual learning opportunity...."
Facilitator "We hope to make this topic fun and easy to understand."
2. Continue to "Objectives".

OBJECTIVES

Slide Number

3

Time

1 minute

Procedure

- Slide* "The objective of this mutual learning opportunity...."

Facilitator "Some of you may not know the basics of Medicare, so today will provide some much needed new information. However, some of you may already have basic knowledge on the subject, so today may serve as a refresher course. Either way, we hope to spur some thought about the options available through Uncle Sam."
- Continue to "Agenda".

AGENDA

Slide Number

4

Time

1 minute

Procedure

- Slide* "1. What is Medicare....."

Facilitator "1. What is Medicare? 2. Original Medicare (Parts A and B) 2. Medicare Advantage (Part C) 4. Medicare Prescription Drug Plan (Part D) and 5. Resources."
- "Getting to Know YOU" Activity (see appendix page __).

Uncle Sam's Medicare

1 What is Medicare?

Slides Number

5 through 10

Time

10-15 minutes

Procedure

1. Facilitator will introduce Part 1.
2. *Slide* "Medicare is a federal program that began in 1965 to provide health insurance.."
Facilitator "In other words, Medicare is a health insurance program for older adults, but does offer benefits to other qualifying applicants such as some people with disabilities and individuals with End-Stage Renal Disease."
Slide "Eligibility. People age 65 or older...."
Facilitator "Detailed eligibility requirements can be found at Medicare.gov"
Slide "Coverage Choices..There are two ways to get Medicare..."
Facilitator "There are two ways to get Medicare. One is Original Medicare and the other is Medicare Advantage Plan."
Slide "Original Medicare. Part A Hospital Insurance...."
Facilitator "While Original Medicare includes both Parts A and B. Part A is free to most individuals who qualify. Part B, however, requires premium payments. With Original Medicare, you can also purchase the Medicare Prescription Drug Plan Part D and/or Medigap policies that cover services that are not covered by Parts A and B."
Slide "Medicare Advantage. Part C includes benefits offered by Parts A and B...."
Facilitator "Part C is provided through private insurance companies that are supported by Medicare. These private insurance companies may provide Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO) type plans meaning you may need to use designated physicians or services offered by the plan. If a prescription drug benefit is not included in the applicants plan, the applicant can purchase one through Medicare Prescription Drug Plan Part D. If the applicant chooses a Medicare Advantage Plan, the applicant will not need a Medigap policy."
Slide "What's the difference...."
Facilitator "We will be discussing those differences throughout our session today."
3. Continue to Part 2.

Uncle Sam's Medicare

2 Original Medicare *Parts A and B*

Slide Numbers

11 through 18

Time

5-10 minutes

Procedure

1. Facilitator will introduce part 2.

Slide "What is Part A? Hospital Insurance"

Facilitator "Hospital Insurance will be discussed in the next slide"

Slide "Coverage In-patient care in hospitals...."

Facilitator "There are limitations on the number of in-patient days, home health care, and stays in skilled nursing facility."

Slide "Costs. If eligible applicant or applicant spouse paid Medicare taxes....."

Facilitator "If the applicant is not eligible for premium-free Part A, the qualifying applicant may be able to purchase Part A. Qualifying conditions include if applicant is age 65 or older, qualifies for Part B or enrolling in Part B, and applicant meets citizenship or residency requirements. Or, if applicant is under age 65, disabled, and applicant's premium-free Part A coverage ended because the applicant returned to work."

Slide "What Part A doesn't cover....."

Facilitator "Medically-necessary services that include medical services or supplies that are needed to diagnose or treat applicant's medical condition and that meet accepted standards of medical practice. Preventive services are health care services utilized to prevent illness or detect at an early stage, when treatment is most likely to work best."

Slide "Now What???....."

Facilitator "There are options...most of which are not free. Let's proceed."

Slide "What is Part B?..."

Facilitator "Part B is the medical insurance portion of Medicare."

Slide "Coverage. Medically-necessary services, doctor's services....."

Facilitator "Part B is also referred to physician insurance. But that's only part of the coverage that Part B provides."

Slide "Costs. Monthly premiums apply....."

Facilitator "Premiums vary depending on the applicant's eligibility level."

Slide "What Part B doesn't cover. Long-term care...."

Facilitator "Medigap policies are offered to provide coverage for the gaps in Part B coverage. There are also premiums to pay for this extra coverage."

Uncle Sam's Medicare

Slide "Now what???"

Facilitator "We're not out of options yet...."

2. Continue to part 3.

3 Medicare Advantage Plan

Slide Numbers

19 through 25

Time

20-25 minutes

Procedure

1. Distribute “_____” Activity Worksheet to each participant, or include with each workshop packet.
2. This activity will be conducted at the conclusion of part 3. The directions for this activity are outlined in the **Appendix** on pages 22 and 23. Please read through the instructions before conducting the activity, just to familiarize yourself with the procedure.
3. Facilitator will introduce part 3.
 - Slide* “What is Medicare Advantage? Part C...”
 - Facilitator** “Health Maintenance Organization (HMO) plans have doctors and hospitals that in the plan’s network. Preferred Provider Organization (PPO) plans also have doctors and hospitals that are in the plan’s network. Private fee-for-service plans are similar to regular fee-for-service Medicare plans except that a private company, rather than Medicare decides how much it will pay and how much you will pay for services.”
 - Slide* “Coverage. Covers all services that Original Medicare...”
 - Facilitator** “In addition to the Part B premium, the applicant may pay one monthly premium for the additional services, as you will soon see.”
 - Slide* “Costs. Part B premium...”
 - Facilitator** “Medicare pays a fixed amount for the additional coverage to the companies offering Medicare Advantage Plans. These companies follow rules set by Medicare.”
 - Slide* “What Medicare Advantage Doesn’t Cover? Applicants can choose...”
 - Facilitator** “The applicant can choose among an array of options. The applicant should be clear about the kinds of services that are needed.”
4. Ask participants to retrieve their _____ Instructions.
5. Facilitator will explain the instructions for developing a _____ Activity Worksheet utilizing the instructions on pages 22-25.
6. Proceed to part 4.

4 Medicare Prescription Drug Plan (Part D)

Slide Numbers

26 through 29

Time

10-15 minutes

Procedure

1. Facilitator will introduce part 4.

Slide "What is Medicare Part D. These plans add coverage to Original Medicare...."

Facilitator "Original Medicare typically does not cover prescription drugs. Medicare Part D serves to fill this gap in coverage."

Slide "Coverage. There are a variety of prescription drug plans to choose from...."

Facilitator "Since there are many plans to choose from, it can become overwhelming. It helps if the applicant knows which medications are needed now and those that might be anticipated in the future."

Slide "Cost. Premiums. Coverage gap...."

Facilitator "The donut hole is the coverage gap after the applicant and the drug plan has spent a certain amount of money for covered medications. At this point, applicant will pay all costs out-of-pocket for prescriptions up to a yearly limit."

Slide "What Prescription Drug Plan (Part D) Doesn't Cover? It doesn't cover...."

Facilitator "Since plans vary, it's conceivable that there are medications that the plan may not cover."

Slide "Now What??? There are plans that offer coverage...."

Facilitator "This can be a considerable expense. However, while generic drugs can save money, these costs can add up too."

2. Proceed to part 5.

5 Resources

Slide Numbers

30 through 34

Time

5-10 minutes

Procedure

1. Facilitator will introduce part 5.
2. Link to the Centers for Medicare and Medicaid website.
Click on "Medicare" <located on the right>
Facilitator "This link will connect you to an array of resources. However, for applicants, family members and caregivers, you can link to Medicare.gov from this site."
Click on "Medicare.gov" <located "people with Medicare, family members and caregivers should visit Medicare.gov">
Facilitator "This site can provide a great deal of information in a more user-friendly way."
Click on "Medicare Basics" <located at the banner>
Facilitator "The scroll down window includes the information that you've heard today. It also includes information that because of time constraints were unable to present at this time. You can find more detailed information about Original Medicare (Parts A and B), Medicare Advantage (Part C) and Medicare Prescription Drug Plan (Part D). It can also provide information about coverage choices, other insurances, eligibility and enrollment, understanding claims and help with medical and drug costs."
3. Link to the pdf file "Medicare and You 2011" <the pdf file will load and you will see "Centers for Medicare & Medicaid" "Medicare and You 2011".
Facilitator "Let's scroll down to page 6. This is the table of contents and the type of information this booklet can provide to you. For example, on page 25 we can see what Part A might cost if qualify for Part A, but not premium-free. Let's take a look. The premium amount for people who buy Part A is \$461."
4. Link to the "Sage For Aging" website.
Slide "Online Resources"
Facilitator "This website is just for your information only. It is presented to provide you with additional information that can assist you in the everyday tasks of daily caregiving. The Sage For Aging Website was developed to assist caregivers in finding easy to access tips and fact sheets relevant to some of the most common and challenging caregiving tasks."
Click on "FactSheet: Caregiving Suggestions" (link is on the bottom right)

Uncle Sam's Medicare

- Facilitator** "This fact sheet is specific to Alzheimers Disease. So if you're caring for a loved one with Alzheimers Disease, these facts are worth the read!"
- Click on* "Main Page" (upper left)
- Click on* "Tip:Managing the Blues"
- Facilitator** "This tip is an example of the type of information that you can find. Each tip includes a description of the problem, the materials needed and "try this" step-by-step instructions."
- Click on* "Main Page" (upper left)
- Facilitator** "You can also access information by typing in either "Word Search" or "Category Search."
- Click on* "Word Search" in the **Tips** box (on the left)
- Facilitator** "For example, enter the word "Medicare". The first tip is "Organizing Finances."
- Click on* "Tip 1:Organizing Finances"
- Facilitator** "This tip may not be helpful in managing Medicare questions. But, does provide tips on how to organize finances. Once again, you can see that this tip also includes a description of the problem, the materials needed and "try this" step-by-step instructions. This is a great website to assist you helping your loved one maintain his/her independence....which will save you time in the long run!"

5. Continue to part 5.

Thank You for Being Here

Slide Numbers

30 through 34

Time

5-10 minutes

Procedure

1. Facilitator will introduce the slide.
Slide "Thank you so much for being here."
Facilitator "Again, thank you. The next slide outlines the websites and video clip we saw today so that you will have easy access to both community and state information."
2. Dismiss the class.

APPENDIX

Uncle Sam's Medicare

Small Group "Getting to Know YOU" Activity (less than 10 participants)

| | |
|--------------|---|
| Length | 10-15 minutes |
| Overview | This is a quick and easy way to learn more about participants and for them to learn about each other and their caregiver situation. |
| Objective | To allow each participant to get to know one another, find common ground and to utilize memory to recall each other's names. |
| Preparation | Review the procedure of this exercise in advance. |
| Materials | "Getting to Know YOU" Activity Worksheet |
| Session type | Activity |

Procedure

1. Explain that this activity will provide an opportunity for each participant to get to know one another and perhaps learn what they have in common.
Facilitator "This activity will provide an opportunity for each of you to get to know one another. It's quite possible that you have a lot in common. So, let's get started. First, let's introduce ourselves to one another. We will go around the room and each person will give your name. Next, let us know what you've come today."
Facilitator "For example, "My name is Jane Doe. I'm here today because I really need some basic information about Medicare in order to help my father enroll."
Facilitator "There will be time at the break for those who choose can exchange phone numbers, etc. We will now continue to part 1 "What is Medicare?"."
4. Continue to part 1 "What is Medicare?".

Uncle Sam's Medicare

Large Group "Have You Ever" Activity (greater than 10 participants)

| | |
|--------------|--|
| Length | 10-15 minutes |
| Overview | This is a short exercise to learn something relevant about participants and to avoid lengthy introduction if time is of concern. |
| Objective | The participants and trainer will learn relevant facts about each other's experiences. This will help the trainer to facilitate participatory exercises that draw from participant experience. |
| Preparation | If you have any advance information about participants review this information in advance. This will help you develop appropriate questions for learning facts. |
| Materials | None |
| Session type | Activity |

Procedure

1. Ask participants to raise their hands if they:
 - a. Have ever attended a caregiver's workshop before?
 - b. Have ever cared for anyone other than a family member?
 - c. Have ever worked in the field of professional caregiving?
 - i. Nursing
 - ii. Therapy
 - iii. Long-term care (Nursing Home, assisted living, etc.)
 - vi. Other
2. Continue to part 2.

Uncle Sam's Medicare

“Medicare Jeopardy” (15-20 minutes)

| | |
|--------------|---|
| Length | 15-20 minutes |
| Overview | The goal of this project is to provide important information about Medicare eligibility and enrollment periods. |
| Objective | For participants to memorize important details about Medicare eligibility and enrollment periods. |
| Preparation | Review the procedure of this exercise in advance. |
| Materials | Medicare Jeopardy Activity Game Cards |
| Session type | Activity |

Procedure

1. Facilitator will introduce the “Medicare Jeopardy” activity.

Facilitator “This activity will help you to understand the enrollment and eligibility requirements of Medicare. I need for you to form two groups. Half of you assemble as one group and the other half as the other group. I will give group 1 “Medicare Jeopardy Activity Answer Cards” and Group 2 “Medicare Jeopardy Activity Question Cards” the cards have been shuffled. Each group will distribute the cards to each member of the group. Each group taking turns reading questions and answers. First, a member of Group 1 will read the Card number and the corresponding answer; then a member of Group 2 will read the corresponding question by matching the answer to the card number. Next, group 2 will ask a question; then group 1 will respond and so on. “

For example:

Group 1 reads: “Card 1” “You can sign up for Part A and/or Part B during the **General Enrollment Period** between January 1-March 31 each year, with coverage starting in July 1. (You may have to pay a higher premium for late enrollment.)”

Group 2 reads: “Card 1” “Can I sign up for Part A and/or Part B when I first become eligible, and I don’t have an employer provided health plan and I am not serving as a volunteer in a foreign country?”

2. Continue until all questions and answers have been exhausted.

OPTIONS:

To make it more competitive, the facilitator can give the answers (along with card number) and groups will be timed for how quickly they can find the question (or vice versa). Small prizes for each group member could be awarded for the “fastest on the draw”. If this option is chosen, then the groups would get identical question activity cards.

“Medicare Jeopardy” Answer and Question Activity Cards

Uncle Sam's Medicare

| | |
|---|---|
| <p>CARD 1 ANSWER</p> <p>You can sign up for Part A and/or Part B during the General Enrollment Period between January 1-March 31 each year, with coverage starting in July 1. (You may have to pay a higher premium for late enrollment.)</p> | <p>CARD 1 QUESTION</p> <p>Can I sign up for Part A and/or Part B when I first become eligible, and I don't have an employer provided health plan and I am not serving as a volunteer in a foreign country?</p> |
| <p>CARD 2 ANSWER</p> <p>You can sign up for Part A and/or Part B without a penalty anytime that you or your spouse (or family member if you're disabled) are working, and you're covered by a group health plan through an employer or union based on that work. If that coverage ends, you can sign up during the 8-mth period that begins that month after the employment ends or the group health plan coverage ends, whichever happens first. This is your Special Enrollment Period (SEP).</p> | <p>CARD 2 QUESTION</p> <p>Can I sign up for Part A and/or Part B when I first become eligible if I'm covered under a group health plan based on current employment?</p> |
| <p>CARD 3 ANSWER</p> <p>You may qualify for Special Enrollment Period (SEP) for International Volunteers. You have 6-mths to sign up for Part A and/or Part B without a penalty, starting the first day of the month that one of these things happen:</p> <ol style="list-style-type: none"> 1. You're no longer volunteering outside the U.S. 2. Your sponsoring organization is no longer tax exempt. 3. You no longer have health insurance that provides coverage outside the U.S. | <p>CARD 3 QUESTION</p> <p>Can I sign up for Part A and/or Part B when I first become eligible if I'm serving as a volunteer in a foreign country?</p> |
| <p>CARD 4 ANSWER</p> <p>You can sign up for a Medicare Advantage Plan (Part C) or Medicare Prescription Drug Plan (Part D) during the 7-month period that starts 3 months before the month you turn age 65, includes the month you turn age 65, and ends 3-months after the month you turn age 65.</p> | <p>CARD 4 QUESTION</p> <p>Can I sign up for Part C and/or Part D when I am newly eligible for Medicare?</p> |

Uncle Sam's Medicare

| | |
|--|---|
| <p>CARD 5 ANSWER</p> <p>You can sign up for a Medicare Advantage (Part C) and/or Medicare Prescription Drug Plan (Part D). Enrollment starts 21 months after you get Social Security or RRB benefits. Your chance to sign up lasts through the 27th month after your get Social Security or RRB benefits.</p> | <p>CARD 5 QUESTION</p> <p>Can I sign up for Part C and/or Part D when I am newly eligible for Medicare?</p> |
| <p>CARD 6 ANSWER</p> <p>You can sign up for Part C and/or Part D, switch from a current Part C or Part D plan to another plan or drop a Part D and/or Part D Plan completely during the 7 month period that starts 3 months before the month you turn age 65, including the month you turn age 65, and ends 3 months after the month you turn age 65. If you sign up for a Part C plan during this time, you can drop that plan at any time during the next 12 months and go back to the Original Medicare.</p> | <p>CARD 6 QUESTION</p> <p>Can I sign up for Part C and/or Part D because I have a disability and I've turned age 65?</p> |
| <p>CARD 7 ANSWER</p> <p>You can sign up for Part D between April 1 and June 30.</p> | <p>CARD 7 QUESTION</p> <p>Can I sign up for Part D if I don't have Medicare Part A coverage, and I've enrolled in Medicare Part B during the Part B General Enrollment Period (January 1 through March 31) when I'm newly eligible?</p> |
| <p>CARD 8 ANSWER</p> <p>You can sign up for Part C between April 1 and June 30.</p> | <p>CARD 8 QUESTION</p> <p>Can I sign up for Part C if I currently have Medicare Part A coverage and have enrolled in Medicare Part B during the Part B General Enrollment Period (January 1 through March 31) when I'm newly eligible?</p> |

Uncle Sam's Medicare

| | |
|---|---|
| <p>CARD 9 ANSWER</p> <p>November 15 through December 31. Open Enrollment Period for Medicare Advantage AND Medicare prescription drug coverage.</p> | <p>CARD 9 QUESTION</p> <p>When can I (1) Change from Original Medicare to Part C? (2) Change from Part C back to Original Medicare? (3) Switch from one Part C plan to another Part C plan? (4) Switch from Part C that doesn't offer drug coverage to another plan that does? (5) Switch from Part C that does offer drug coverage to one that does not? (6) Enroll in a Part D plan? (7) Switch from a Part D plan to another Part D plan? (8) Drop Part D coverage completely?</p> |
| <p>CARD 10 ANSWER</p> <p>January 1 through March 31. Open Enrollment Period for Medicare Advantage Plans Only. (NOTE: You can't make ANY changes to your Part D coverage during this period. If you already have drug coverage, you must keep it, either through a Part C plan or a Part D plan. If you don't have drug coverage, you can't add it during this period.)</p> | <p>CARD 10 QUESTION</p> <p>If I have Part C with drug coverage, can I (1) switch to a different Part C Plan with drug coverage? (2) drop my Part C to go back to original Medicare and enroll in a Part D plan OR if I have Part C without drug coverage can I (1) switch to a different Part C that doesn't have drug coverage? (2) switch back to Original Medicare? OR if I have Original Medicare and a Part D plan can I enroll in a Part C plan that includes drug coverage? OR if I have Original Medicare with no drug coverage, can I enroll in a Part C plan that doesn't have drug coverage?</p> |
| <p>CARD 11 ANSWER</p> <p>You can switch to a new Part C plan and or a Part D plan if you tell your plan BEFORE you move, your chance to switch plans begins 1 month before you move and continues for 2 full months after you move. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.</p> | <p>CARD 11 QUESTION</p> <p>If I move to a new address that isn't in my plan's service area or I've moved to a new address that is still in my plan's service area, but I have new plan options in my new location?</p> |
| <p>CARD 12 ANSWER</p> <p>You can join a Part C or Part D plan if you have moved back to the United States. Your chance to enroll lasts for 2 full months after the month you move back to the United States.</p> | <p>CARD 12 QUESTION</p> <p>Can I enroll in Part C or Part D if I move back to the United States after living outside the country if you are eligible for Medicare?</p> |

Uncle Sam's Medicare

| | |
|---|---|
| <p>CARD 13 ANSWER</p> <p>If you just moved into, currently reside in, or just moved out of an institution (such as a skilled nursing facility or long-term care hospital), or you meet the institutional level of care. Your chance to enroll, switch or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.</p> | <p>CARD 13 QUESTION</p> <p>Can I enroll in a Part C or Part D Plan, switch from my current plan to another Part C plan or Part D plan or drop my Part C and return to Original Medicare or drop my Part D drug coverage if I just moved into, currently reside in, or just moved out of an institution (such as skilled nursing facility or long-term care hospital or meet the institutional level of care?</p> |
| <p>CARD 14 ANSWER</p> <p>You can join a Part C and/or Part D plan within 2 full months after the month you're released from jail.</p> | <p>CARD 14 QUESTION</p> <p>Can I enroll in Part C and/or Part D if I've just been released from jail?</p> |
| <p>CARD 15 ANSWER</p> <p>You can join a Part C or Part D plan, switch from your current plan to another Part C or Part D plan, drop your Part C plan and return to Original Medicare or drop Part D if you are no longer eligible for Medicaid. Your chance to enroll lasts for 2 full months after the month you find out you're no longer qualified for Medicaid.</p> | <p>CARD 15 QUESTION</p> <p>Can in enroll in Part C and/or Part D if I'm no longer eligible for Medicaid?</p> |
| <p>CARD 16 ANSWER</p> <p>You can enroll a Part C or Part D plan if leave coverage from your employer or union (including COBRA coverage). Your chance to enroll lasts for 2 full months after the month your coverage ends.</p> | <p>CARD 16 QUESTION</p> <p>Can I enroll in Part C and/or Part D if I leave coverage from my employer or union, or COBRA coverage?</p> |

Uncle Sam's Medicare

| | |
|--|--|
| <p>CARD 17 ANSWER</p> <p>You can enroll in a Part C plan with drug coverage or a Part D plan if you involuntarily lose other drug coverage that is as good a Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable. Your chance to enroll lasts for 2 full months after the month you lose your creditable coverage.</p> | <p>CARD 17 QUESTION</p> <p>Can I enroll in a Part C plan with drug coverage or a Part D plan if I involuntarily lose other drug coverage that is as good as Medicare drug coverage, or my coverage changes and is no longer creditable?</p> |
| <p>CARD 18 ANSWER</p> <p>You can enroll in a Part C plan with drug coverage or a Plan D plan if you have drug coverage through a Medicare Cost Plan and you leave the plan. Your chance to enroll lasts for 2 full months after the month you drop your Medicare Cost Plan.</p> | <p>CARD 18 QUESTION</p> <p>Can I enroll in Part C plan with drug coverage of a Part D plan if I have drug coverage through a Medicare Cost Plan and want to leave the plan?</p> |
| <p>CARD 19 ANSWER</p> <p>You can enroll in a Part C or Part D plan if you drop your coverage in a Program for All-Inclusive Care for the Elderly (PACE) Plan. Your change to join lasts for 2 full months after the month you drop your PACE plan.</p> | <p>CARD 19 QUESTION</p> <p>Can I enroll in Part C or Part D if I drop my coverage in a Program for All-Inclusive Care for the Elderly (PACE) plan?</p> |
| <p>CARD 20 ANSWER</p> | <p>CARD 20 QUESTION</p> |