

Caregivers & Medicare

What You Need To Know



Citizens
INSURANCE SOLUTIONS

Medicare Basics



- Eligibility
- How to Read Card
- How Much It Costs
- How It Is Paid For
- How to Read Summary Notices
- How to Spot & Report Fraud

What is NOT covered by Medicare



- Long Term Care
- Custodial Care
- Dental, Vision, Hearing
- Routine Foot Care
- Most Chiropractic Care
- Full Time Home Health Care
- Some Immunizations
- Acupuncture
- Cosmetic Surgery

Supplemental Coverage



- Is it through Work or Individual Market?
- is it really a supplement or advantage plan?
- Analyze EOB's and provider statements closely
- Locate policy documents

Prescriptions



- Separate Coverage in Many Cases
- Understand the Donut Hole
- Read Monthly Prescription Drug Plan Statements
- Locate Plan Formulary and
- Extra Financial Help May Be Available

Changes



- Do not make changes without consulting an expert
- Some changes are irreversible
- Review changes to Advantage and Prescription drug plans each year and understand impact
- Special Circumstances apply to rules

Know Who to Call 865-640-1614

www.citizensinsurancesolutions.com