



Exploring Your MEDICARE OPTIONS

BY KAREN HITCHCOCK

Most Americans know something about Medicare. To the younger segment of our population, the idea of Medicare may seem abstract—it's something politicians and newspeople constantly debate, and it's a deduction on their paychecks. But for those who are getting older, Medicare is a very real part of our long-term health insurance planning. For that reason, it's important to know what type of plans are available and which is best for you.

Medicare is a federal health insurance plan available to people 65+, and there are special-needs plans available to younger individuals with disabilities. To find the answers to your questions, first go to the source—medicare.gov

—run by the Centers for Medicare and Medicaid Services. There you can learn more about Medicare, sign up for email alerts, and shop the Plan Finder.

Once you become eligible for Medicare, you can enroll in the federal plan, which is also referred to as Original Medicare. Original Medicare most often includes both hospital stays (Part A) and routine office visits (Part B). Depending on your financial situation, you may have a monthly premium for these insurance benefits. In many cases, the government will deduct the premium co-payment from your social security or other government income. If it's not deducted there, you may receive a bill in the mail. Original Medicare does not

automatically include a prescription drug benefit (Part D). On the medicare.gov website, follow links to find out how you can add Part D coverage to your existing plan.

Original Medicare isn't the only way to receive benefits. There are private companies that have contracts with the government to provide Parts A, B, and D benefits directly to eligible recipients. Although each company is unique in what they offer, the advantage to choosing a company over Original Medicare may be the extra or supplemental benefits offered above the basic package. These extras may include exercise programs and gym memberships or dental, hearing, and eyewear benefits.

The Plan Finder helps you search for plans available in your area and how they rank in terms of quality. When reviewing options, think about what benefits may be important to you and don't hesitate to ask questions—you have the right and should fully understand the benefits and, more importantly, costs you might incur as a plan member. Again, many insurance plans—including Medicare—involve a monthly premium payment and potential co-payments for doctor visits, laboratory work, and medications.

If you're a senior or adult with a disability and are on a fixed or very low income, you may qualify for a type of plan that has little to no premium payments or co-payments. These plans are called Dual-Eligible Special Needs Plans and are available to people who qualify for full Medicaid and Medicare benefits.

While the best place to start is medicare.gov, also ask family and friends for recommendations based upon their experiences. And, again, ask questions to find the best fit for you. Your plan should match your health and financial needs.

Fall is a great time to learn more—you'll see a lot of commercials and ads for Medicare plans. Know your options and your rights to be ahead of the curve. Happy plan finding!

Karen Hitchcock serves as vice president of member experience of Care Wisconsin, a managed care organization that offers government-funded programs to adults with disabilities and seniors with special needs.



NUTRITION/FOOD PROGRAMS

Check also [Aging & Caregiver Resources](#) and [Safe & Healthy at Home](#) sections.

ADVOCAP
(920) 922-7760 Fond du Lac
(920) 725-2791 Neenah
(920) 426-0150 Oshkosh
advocap.org

BRANDON COMMUNITY FOOD PANTRY
Brandon Village Hall
(920) 273-9196

BROKEN BREAD PLUS FOOD PANTRY
St. Paul's Cathedral – Fond du Lac
(920) 921-3363

HOLYLAND FOOD PANTRY, INC. – MALONE
(920) 418-1580

LOAVES AND FISHES
Church of Peace – Fond du Lac
(920) 904-5556

OUTAGAMIE COUNTY NUTRITION PROGRAM
320 S. Walnut St., Appleton 54911
(920) 968-2414
monica.pomasl@outagamie.org
outagamie.org

Outagamie County is looking for meal site volunteers to pack meals, set tables, serve meals, and assist with cleanup. Nutrition Program meal sites are located in Hortonville, Kaukauna, Oneida Heights (Appleton), Seymour, and the Thompson Center on Lourdes. Join this rewarding opportunity. Volunteers needed midday.

PALLIATIVE CARE

Palliative care is a specialized area of healthcare that focuses on relieving and preventing the suffering of patients. Unlike hospice care, palliative medicine is appropriate for patients in all disease stages, including those undergoing

treatment for curable illnesses and those living with chronic diseases, as well as patients who are nearing the end of life.

OAKRIDGE GARDENS REHABILITATION & MEMORY CENTER
(920) 739-0111
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PHYSICAL THERAPY & REHABILITATION

CENTURY RIDGE ASSISTED LIVING & MEMORY CARE
535 E. Calumet St., Chilton 53014
(262) 993-7319
krista.mccook@mosaicmgt.com
centuryridge.com

Physical, occupational, and speech therapy offered in a residential assisted-living setting. A perfect opportunity to "try-out" assisted living after a sub-acute or post-hospital event. Contact us for a full list of services, rates, and availability.

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OAKRIDGE GARDENS REHABILITATION & MEMORY CENTER
(920) 739-0111
oakridgegardens.com

ST. PAUL CENTER OF REHABILITATION
(920) 766-6020
stpaulelders.org

WOODSIDE SENIOR COMMUNITIES/WOODSIDE REHABILITATION CENTER
1040 Pilgrim Way, Green Bay 54304
(920) 499-1481
jpeters@woodsidelh.org
woodsideseniorcommunities.org

As a full continuum of care community, Woodside provides a wide spectrum of housing and services options, including a state-of-the-art rehabilitation center, outpatient therapy services,