



## Facts about Medicare

### Medicare and *Women's Way*

- If a woman is 65 years old and not receiving Medicare benefits, she should be encouraged to check if she is eligible for Medicare Part A and Part B.
- If a woman cannot afford to pay the premium for Medicare Part B, she can still be eligible for *Women's Way*.
- Women on Medicare Part A can still be eligible for *Women's Way*.
- Women on Medicare Part B are not eligible for *Women's Way*.

### Facts about Medicare Part A

- Helps cover inpatient care in hospitals.
- Helps cover skilled nursing facility, hospice, and home health care.
- A woman usually does not have to pay a monthly premium for Part A coverage if she or her spouse paid Medicare taxes while working.
- If a woman gets benefits from Social Security or Railroad Retirement Board, she automatically gets Part A starting the first of the month she turns 65. She will get her Medicare card in the mail about 3 months before her 65<sup>th</sup> birthday.
- If a woman is not getting social security because she is still working, she will need to sign up for Medicare Part A (even if she is eligible for premium-free Part A).
- On rare occasions, a woman may not be eligible for premium-free Medicare Part A because she or her spouse did not pay Medicare taxes while working.
  - A woman may still be able to buy Part A if she meets the citizenship or residency requirements and is age 65 or older.

### Facts about Medicare Part B

- Helps cover doctors' services and outpatient care.
- Helps cover some preventive services to help maintain health and to keep certain illnesses from getting worse.
- Woman needs to pay a Part B premium each month.
- If a woman gets benefits from Social Security or Railroad Retirement Board, she automatically gets Part B starting the first of the month she turns 65. She will get her Medicare card in the mail about 3 months before her 65<sup>th</sup> birthday.
- A woman can choose not to get Medicare Part B if she is unable to afford to pay the monthly premium.