

Who is eligible for Medicare?

The Centers for Medicare & Medicaid Services (CMS) administers Medicare, the nation's largest health insurance program, which covers nearly 40 million Americans. Medicare is a Health Insurance Program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant).

Regardless of income, health status or prescription drugs used, everyone with Medicare can get prescription drug coverage.

Extra Help!

Fort Wayne: (260) 373-7952
(hours listed on phone message)

OR

1-800-MEDICARE
(1-800-633-4227)
TTY: 1-877-486-2048

24 hours a day / 7 days a week

Rehabilitation Hospital of Fort Wayne
7970 W. Jefferson Blvd
Fort Wayne IN 46804-4140
RETURN SERVICE REQUESTED



STROKE SUPPORT GROUP

Sponsored by the Rehabilitation Hospital of Fort Wayne



November/December 2008 NEWSLETTER

On Wednesday, November 5th at 6:30 p.m., we will have a representative from the Senior Health Insurance Assistance Program speak at our Stroke Support Group meeting.

We have had them speak in the past to answer questions, assist with resources and appropriate healthcare coverage. The information provided has been very beneficial as many of our attendees are Medicare age or have a relative who is.

Please come with questions or concerns that Fred may be able to assist you with. Knowledge about insurance is an ongoing learning process as the rules and regulations vary with each plan.

We will have a time for refreshments as well as discussion for sharing of concerns, strategies and encouragement among our stroke survivors as well as their caregivers.

We look forward to seeing all of you!

Medicare covers many of your health care needs. Today's Medicare is working with private companies approved by Medicare that provide different ways to get your health care and prescription drug coverage in the Medicare Program. The Medicare plan that you choose affects many things like cost, benefits, doctor choice, convenience, and quality. Your Medicare plan choices include:

The Original Medicare Plan: This is a fee-for-service plan that covers many health care services and certain drugs. You can go to any doctor or hospital that accepts Medicare. When you get your health care, you use your red, white and blue Medicare card.

The Original Medicare Plan pays for many health care services and supplies, but it doesn't pay all of your health care costs. There are costs that you must pay, like coinsurance, copayments and deductibles. These costs are called "gaps" in Medicare coverage. You might want to consider buying a Medigap policy to cover these gaps in Medicare coverage. You can also add prescription drug coverage by joining a Medicare Prescription Drug Plan.

Medicare Advantage Plans: Available in many areas. If you have one of these plans, you don't need a Medigap policy. These plans include:

- Health Maintenance Organizations (HMO),
- Preferred Provider Organizations (PPO)
- Private Fee-for-Service Plans
- Medicare Special Needs Plans
- Medicare Medical Savings Account Plans (MSA)

These plans may cover more services and have lower out-of-pocket costs than the Original Medicare Plan. Some plans cover prescription drugs. In some plans, like HMOs, you may only be able to see certain doctors or go to certain hospitals to get covered services.

SPECIAL EVENTS CALENDAR – November/December 2008

November 5	<u>Stroke Support Group Meeting:</u> 6:30-8:00 p.m. in Rehab Hospital of Fort Wayne's Special Functions Room 1. The speaker will be Fred from S.H.I.P. (Senior Health Insurance Assistance Program) for information, questions & answers on your Medicare health plan.
December 3	<u>Stroke Support Group Dinner:</u> 6:00 p.m. at Hall's Tavern of Coventry – RSVP to Julie at (260) 435-6136.
December 17	Newsletter Folding at 1p.m. in the Board Room of the Rehab Hospital of Fort Wayne
January 6 *TUESDAY*	<u>Planning for 2009 –Stroke Support Group Steering Committee Meeting:</u> 12:30-1:30 p.m. in the Special Functions Room 2 of the Rehab Hospital of Fort Wayne. *Note time and room*

Directions

The Rehabilitation Hospital of Fort Wayne is located on the Lutheran Hospital Campus. Enter the campus off U.S. 24/ Jefferson Boulevard. As soon as you come into the campus, make your first right. The second building on your right is the Rehabilitation Hospital. Park near the front overhang and use the main entrance. There are Stroke Support Group Signs in the front lobby area. We meet in the Special Functions Room that is at the back of the cafeteria. Please contact Julie Uhrhammer-Wolfe at 435-6136 for further information.



If you no longer wish to receive the newsletter, please call Cheri Umphrey at (260) 435-6105 or send an email to cumphrey@lutheran-hosp.com

December

*On Wednesday,
December 3rd at 6:00 p.m.,
we will be meeting at
Hall's Tavern of Coventry
for our annual
Christmas dinner.*

*This evening is designed to
encourage each other
during the holiday season
and to fellowship with
new and old friends.
It's a nice break to
reminisce and relax during
this busy time of year.*

*Wishing all of you a happy
and healthy holiday
season!*

