AGING WELL

Insurance

Why is Medicare/ Medicaid important?

During his last appointment, Nelson's provider let him know he is now eligible for Medicare. Nelson enrolled in Medicare Part B that day. Nelson was happy he did, because soon after, he got sick while traveling and had to be seen at a non-Indian Health Service hospital. Thankfully, Medicare Part B covered the cost of his health care needs. After this health scare, Nelson talked to a health benefits specialist to enroll in Medicaid to cover medical services, like dental services, that Medicare Part B doesn't cover. Now that he has figured out his insurance coverage, Nelson feels safe and well taken care of. Medicare and Medicaid support individuals with health and financial security.

What are some considerations for insurance?

- Age 65+ and eligible for Medicare
- Under 65 years and have a disability
- High health care costs
- Diagnosed with amyotrophic lateral sclerosis (ALS) or end stage renal disease (ESRD)

Health insurance can benefit you and your community. Indian Health Service does not cover all costs of health care. Medicare and Medicaid can help with these costs.

Questions to ask yourself:

- What are your insurance needs?
- What happens if you do not enroll in Medicare when you are first eligible?
- Do you have to pay premiums for Parts A and B?
- Are there programs that may help you with premium cost?

For more information visit:

www.southcentralfoundation.com/aging-well

Or scan the QR code

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What can you do?

- Apply for Medicare when you are eligible.
- Talk to a benefits specialist to find out what you are eligible for.
- Ask your provider to speak to a community resource specialist to review your options for support.

Where can you find support?

Contact your primary care team directly or call
Eklutna Community Clinic..... (907) 688-6031

NB
☑ Community Resource Specialists
Community resource specialists can assist with finding out if you are eligible for Home and Community Based Waiver for in-home support.

☑ Benefits Enrollment Specialists and Health Benefits Specialists ..... (907) 729-4470
Benefits enrollment specialists and health benefits specialists can assist with making informed health insurance decisions, and let you know of other additional benefits

Key

NB Non-Beneficiary	R Referral needed	Travel by car required
☑ Support available to Non-Beneficiary	Travel by plane required	Available over the phone or virtual visit