

Garrett county coordinator offers Medicare information

FOR THE WEEKENDER

OAKLAND — Members of the class of 1969 await their 50th high school reunion but another milestone looms far closer — Medicare.

The year you turn 65, you are eligible to sign up for the landmark medical insurance program that provides health insurance for 45 million American senior citizens.

If you draw Social Security retirement, you'll get a notice in the mail three months before your 65th birthday. If you're still working and have deferred Social Security, you'll probably have to sign up yourself. Either way, you face some big decisions on Medicare that may well follow you for the rest of your life.

Garrett County's Medicare State Health Insurance Assistance Program coordinator is hosting two free, hour-long informational classes at 6 p.m. — June 8 at the Mary Browning Senior Center in Oakland and June 9 at the Grantsville Senior Center.

Medicare is built around

four basic components: Parts A, B, C and D. Part A is hospital coverage and is free for most people. Part B is doctor services and costs new enrollees \$121.80 a month. Part D is prescription coverage, with average monthly premium costs of about \$35. Combine these three parts, as about 75 percent of Medicare recipients do, and you have what is referred to as Original Medicare.

Medicare Part C — also known as Medicare Advantage — is provided through private insurance. The only plan that serves West-

ern Maryland costs \$78 per month in addition to the Part B premium, and includes prescription coverage.

Financial assistance is available to help offset some of the costs of Medicare coverage, with eligibility based on income.

With Original Medicare, private supplemental or "Medigap" typically pays about 80 percent of medical/doctor costs. Those just joining Medicare have temporary, one-time rights to purchase supplemental insurance without health screening.

Choosing the right mix of Medicare coverage involves a number of factors, including one's health, financial resources and tolerance for insurance-coverage risk.

To sign up for one of the classes, call Garrett County SHIP Coordinator Richard Kerns at 301-334-9431, ext. 6140 or email rkerns@garrettcac.org.