



Topic of the Month:
Original Medicare Coverage and Costs

This week in Marci . . . Volume 8, Issue 29: Week of July 20, 2009

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To make sure you continue to receive our e-mails in your inbox (not bulk or junk folders), please add **dearmarci@medicarerights.org** to your address book or safe sender list.

Dear Marci,

I turn 65 next month and will then only have Medicare coverage. What will this cost me each month?

– Kevin (Washington, D.C.)

Click on the blue, underlined [hyperlinks](#) for related information available through Medicare Interactive!

Dear Kevin,

It depends on which “parts” of Medicare you have, how you choose to get your Medicare health coverage, and whether you choose to have Medicare drug coverage.

[Original Medicare](#)—the traditional fee-for-service program offered directly through the federal government—is comprised of Part A (hospital insurance) and Part B (medical insurance), each with different costs. If you have worked for long enough and paid Social Security taxes, you get [Part A premium-free](#); if you have less work history, you pay a premium dependent on the number of years you worked. Most people pay a standard [Part B](#) premium of \$96.40 every month (in 2009). People with very high income pay [more](#). If you choose to enroll in a separate



Spotlight on Resources

- Learn more about Original Medicare coverage and costs on [Medicare Interactive](#).
- For information about services and resources for older adults and persons with disabilities, visit the [National Association of Area Agencies on Aging](#).
- For free one-on-one counseling and assistance with Medicare and related issues, contact your [State Health Insurance Assistance Program](#) (SHIP).
- For help getting screened for benefit programs available to

[Medicare drug plan \(Part D\)](#), this too will have a monthly premium (varies by plan). Your copays and deductibles will be determined by the plans and will be affected by coverage rules.

If you are in a [Medicare private health plan](#), your plan must provide all of the services covered under Parts A and B but can do so with [different rules and costs](#). You will generally still pay your Part B premium plus your plan's monthly premium (varies by plan). You then will have deductibles and coinsurances for services. In most cases, you can get Medicare drug coverage as part of your plan's benefits package.

➔ **See Medicare for summaries of what you will pay for services covered by Medicare [Part A](#) and [Part B](#). You can also better understand the costs of Medicare [private health](#) and [drug plans](#).**

–*Marci*



Looking for past Dear Marci Answers? Have other Medicare questions? Find your answers with Medicare Interactive (MI), an independent, public resource of the Medicare Rights Center. MI offers expert information and advice on Medicare. [Visit Medicare Interactive today!](#)

Do you need individual counseling? Call the Medicare Rights Center's consumer hotline at **800-333-4114**, between 9 a.m. and 5 p.m., Eastern Time, Monday through Friday. A Medicare counselor will be happy to answer your question.

You can also call your [State Health Insurance Assistance Program \(SHIP\)](#) for personal counseling on Medicare benefits, rights and options. Call [Social Security](#) (800-772-1213) for questions about enrolling in Medicare or applying for Extra Help!

Feel free to [send comments](#) about *Dear Marci* or suggestions about topics you would like *Dear Marci* to cover.

Health Tip of the Week

If you're not getting enough shuteye, then it will be difficult to stay active during the day. Most adults need between [6.5 and 7.5 hours](#) of sleep each night. Here are some tips from the [Mayo Clinic](#) and the [National Sleep Foundation](#) to help you get better sleep on a nightly basis:

1. Stick to a schedule. Wake up and go to bed at the

older adults with limited incomes, visit [Benefits Check Up](#).

- View ratings and reviews of care and housing options for older adults at the [seniorDECISION](#) website.
- For state-by-state legal information about Medicare, visit [ElderLaw Answers](#).

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The Medicare Rights Center's Professional Hotline

Do you help people with Medicare? Where do you turn to for help? Call the Professional Hotline, a national service offered by the Medicare Rights Center to support people serving the Medicare population. Dial 877-794-3570 from 9 a.m. to 6 p.m. Eastern Time for accurate, up-to-date information and ongoing technical support.

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Are you a caregiver in need of information?

Check out the Medicare Rights Center's next FREE educational web seminar, "**Medicare Information for Caregivers**" to learn more about how Medicare works and what resources are available to you.

View of recording of this web seminar on [MedicareRights.org](#).

same times, every day. This will help your body establish a sleep rhythm so that you will naturally feel tired at a particular time each night.

2. **Exercise regularly.** Exercising during the day will help release pent-up energy, making it easier to fall asleep and stay asleep at night.
3. **Avoid alcohol, nicotine, caffeine, and eating or drinking large amounts close to bedtime.** These are all things that can make it harder to fall and stay asleep.
4. **Turn out the lights!** Light tells your body that it's time to wake up. Turn off the TV and any lights you have, and get heavy shades to keep outside light where it belongs.
5. **Naturally-occurring sleep is best.** Use sleeping pills as a last resort, but if you feel that you need to take them to get rest talk to your doctor first to learn how they may [interact](#) with any other medications you are taking or conditions you may have. For example, taking sleeping pills if you have sleep apnea could be dangerous.

Survey Says . . .

A newly-released study by University of Wisconsin-Madison scientists shows a link between a restricted-calorie diet, longer life, and delayed onset of age-related problems such as [cardiovascular disease](#), cancer, [diabetes](#), and brain atrophy.

The study looked at the correlation between caloric intake and incidence of disease and lifespan in rhesus macaques. According to the study, a calorie-restricted diet reduced the risk of developing an age-related disease threefold and increased survival. Further, the restricted-calorie diet seemed to better preserve the parts of the brain responsible for problem solving and short-term memory, as well as motor speed.

Some calorie restriction studies have been performed with human subjects, also showing a decrease in cardiovascular disease as subjects age. But more research needs to be done, especially to see if a restricted-calorie diet could help us learn more about how memory loss and dementia could be averted.

See a summary of the study on [WebMD](#). Find the original study in [Science Magazine online](#).

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Dear Marci is a weekly e-newsletter designed to keep you—people with Medicare, social workers, health care providers and other professionals—in the loop about health care benefits, rights and options for older Americans and people with disabilities. *Dear Marci* is a free service of the [Medicare Rights Center](#).

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The Medicare Rights Center (MRC) is the largest independent source of Medicare information and assistance in the United States. Founded in 1989, MRC helps older adults and people with disabilities get high-quality, affordable health care.

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