



OUT OF THE ASHES CAME HOPE

# CLARION

Serving The People Of The New Community Network

## Social Security News

# Social Security And Medicare Are Lasting Sources Of Independence

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In July, communities everywhere celebrate our nation's independence with fireworks, family and friends. A strong community also creates independence as we help each other recognize our full potential.

Social Security has been helping people maintain a higher quality of life and a level of independence for over 80 years. And Medicare has been doing the same for over five decades. Most people first become eligible for Medicare at age 65. For many older Americans, this is their primary health insurance and without it, they might not enjoy an independent lifestyle.

Medicare can be a little confusing to newcomers so we've broken it down into segments.

- Part A (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.
- Part B (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment and some preventive services. Most people pay a monthly premium for Part B. Some high-income individuals pay more than the standard premium. If you don't enroll in Medicare Part B during your initial enrollment period and then decide to do so later, your coverage may be delayed and you may have to pay a higher monthly premium for as long as you have Part B.
- Part C (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage and may include extra benefits and services at an extra cost. You must have Part A and Part B to enroll in Part C. Monthly premiums vary depending on the state where you live, private insurer and whether you select a health maintenance organization or a preferred provider organization.
- Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for Extra Help to pay the premium and deductible. If you don't enroll in a Medicare drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage. To see if you qualify for extra help visit [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

Even if you decide not to retire, you should apply for Medicare. You can apply in less than 10 minutes using our online Medicare application. Visit [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare) to learn more about applying.