

MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: I See That Medicare Has Redesigned Their Consumer Website www.medicare.gov. What Are The New Design Features, and Why Was The Website Changed?

A: In April, the Centers for Medicare & Medicaid Services (CMS) posted a new and easier to use version of www.medicare.gov, the Medicare consumer-focused Web site. The updated Web site is part of the steps Medicare is taking to make using www.medicare.gov easier for Medicare beneficiaries, and people who care for them to find the information they need about Medicare. The improved Web site provides users with a summary of Medicare benefits, coverage options, rights and protections, and answers to the most frequently asked questions about Medicare.

The new design was focus-tested with Medicare beneficiaries, caregivers and operators at Medicare's helpline, 1-800-MEDICARE, who are some of the most frequent users of www.medicare.gov. The new design gives Medicare more flexibility to quickly update information that is important to users, especially people with Medicare and family members who care for them.

One of the best features of Medicare's redesigned website is a section at the very top of the home page for those who are new to the Medicare program. This is an excellent resource for baby boomers and the soon-to-be eligible for Medicare benefits to learn about Medicare. Next to the icon, "New to Medicare" and under a title, "Getting Started, are these selections: Are You a New Beneficiary?; Find Out if You're Eligible; Choosing or Changing Your Coverage?; Medicare & You 2010 Handbook; Apply Online for Medicare Now. By selecting the first option, "Are You a New Beneficiary?" you will find information on the six things you need to do if you are new to Medicare. This is very important information for any Medicare beneficiary -- all on one page.

Another great feature in the middle of the home page is a box holding links to new developments with the Medicare program, titled, "What's New" The current topics include: Improved COMPARE Data Interface & Website; Latest on HealthCare Reform; Stop Medicare Fraud and Medicare Premium and Coinsurance rates for 2010.

Underneath the "What's New" section is a box titled, "Medicare Benefits" that has links broken down to the four parts of Medicare: Part A – Hospital Coverage; Part B Medical Insurance; Part C Medicare Advantage Plans, and Part D Prescription Drug Plans. On the Part C and Part D information pages you will find a link to compare your plan options and even enroll online, during enrollment time periods.

Finally, in the box at the bottom right hand corner titled, "Need Help," are information links that offer information to: contact Medicare and to get financial help with your out-of-pocket medical and drug costs, such as with your premiums, deductibles, co-pays and there is also information about qualifying for the Medicaid program. Also in the "Need Help," box is a link for appealing a claim, and another link for getting your Medicare questions answered through a variety of links to website resources such as your free State Health Insurance Assistance Programs, Social Security, the Coordination of Benefits Contractor, Railroad Retirement Board and many others. The remaining two links in the "Need Help," box are helpful for complaints, appeals and other concerns: "Have a Complaint About Your Care," and the "Ombudsman". The link to the Ombudsman will give you information about The Office of the Medicare Ombudsman's (OMO) core tasks as mandated by Congress. OMO receives complaints, grievances, and requests for information from people with Medicare and provides help regarding complaints, grievances, and requests for information and submits an annual report of OMO activities to Congress and the Secretary of Health & Human Services (HHS). This report includes the Ombudsman's recommendation for improvements to the Medicare Program.