

# GeorgiaCares

Local help for people with Medicare

GeorgiaCares offers free, unbiased and factual information and assistance regarding Medicare and other related health insurance.

GeorgiaCares consists of the State Health Insurance Assistance Program (SHIP) and Senior Medicare Patrol (SMP).

## SHIP

The State Health Insurance Assistance Program (SHIP) provides personalized counseling, education and outreach to assist Medicare beneficiaries and help answer questions about:

- Original Medicare
- Medicare health and drug plans
- Medicare Supplement Insurance
- Financial assistance programs

## SMP

The Senior Medicare Patrol (SMP) project empowers seniors to prevent health care fraud to preserve Medicare and Medicaid for future generations. The primary goal is to teach Medicare beneficiaries how to protect their personal identity, and detect potential errors, fraud and abuse.



Georgia Department of Human Services  
Division of Aging Services

## The four parts of Medicare

Medicare is the federal government program that provides health care coverage (health insurance) if you are 65 or older, under 65 and receive Social Security Disability Insurance for a certain amount of time, or under 65 and have end-stage renal disease.

Once you become eligible for Medicare, you can enroll in Original Medicare, the traditional fee-for-service program offered directly through the federal government, or choose to enroll in a Medicare Advantage plan, a type of private insurance offered by companies that contract with Medicare.

Choose your coverage	
<b>Original Medicare Part A</b> (Hospital)	<ul style="list-style-type: none"><li>• Covers most hospital, skilled nursing facility, home health and hospice care</li><li>• No monthly premium if you worked and paid Social Security taxes for at least 10 years</li></ul>
<b>Original Medicare Part B</b> (Medical)	<ul style="list-style-type: none"><li>• Covers most doctors' services, preventive care, durable medical equipment, hospital outpatient services, lab tests, X-rays, mental health care and some home health and ambulance services</li><li>• Monthly premium applies</li></ul>
OR	
<b>Medicare Advantage Plans Part C</b>	<ul style="list-style-type: none"><li>• Offers at least the same benefits as Original Medicare but with different rules, costs and coverage restrictions</li><li>• Coverage is provided through private health plans, such as HMO or PPO</li><li>• May pay monthly premium in addition to Part B premium</li><li>• Part D benefits may be included</li></ul>
AND	
<b>Part D</b> (Prescriptions)	<ul style="list-style-type: none"><li>• Covers outpatient prescription drugs</li><li>• Coverage is provided through private insurance companies</li><li>• Monthly premium applies</li></ul>

Call GeorgiaCares today!

**866-552-4464**

(Option 4)

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