

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.

Call **GeorgiaCares** today!

866-552-4464
(Option 4)



Georgia Department of Human Services
Division of Aging Services

Medicare Part A

Medicare Part A (hospital insurance) is one of the four parts of Medicare. Part A helps cover medically necessary inpatient services.

How to enroll in Part A

Enrollment is automatic if you receive Social Security or Railroad Retirement Board benefits. If you do not receive these benefits, you need to contact the Social Security Administration or the Railroad Retirement Board (if you are retired from the rail industry) to enroll.

When to enroll in Part A

You can enroll during your Initial Enrollment Period (IEP), which lasts seven months and begins three months prior to your 65th birthday. Coverage starts based on when you enroll. If you do not enroll during your IEP, you can enroll during the annual General Enrollment Period, which runs from January 1 to March 31 each year. You may have to pay a penalty if you wait to enroll.

Paying for Part A

There is no monthly premium if you worked and paid Social Security taxes for at least 10 years.

Medicare Part A Coverage

Service	Coverage
Inpatient hospital care	Available up to 90 days each benefit period, plus 60 lifetime reserve days in a general hospital.
Skilled nursing facility care	Available up to 100 days each benefit period. To qualify, you must have been in the hospital for at least three consecutive days in the 30 days before admission and need skilled nursing services seven days a week, or physical, occupational or speech therapy services five days a week.
Home health care	Available up to 100 days. To qualify, you must have been in the hospital for at least three days in the 14 days before receiving care and be homebound.
Hospice care	Available for as long as your doctor certifies you need care. To qualify, you must have a terminal illness and a life expectancy of six months or less.
Blood	Available for as a hospital inpatient.

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