

MEDICARE FAQ.



How we help?

The Guam Medicare Assistance Program, within DPHSS/Division of Senior Citizens, is a State Health Insurance Assistance Program (SHIP) funded by the Administration for Community Living to provide locally accessible information and assistance to people with Medicare.

Medicare Counseling days are every Tuesday and Wednesday, from 8:30 AM to 12:00 PM.

For more information or to schedule an appointment, please contact our office via telephone or email.

BIBA.SENIORCITIZENS@DPHSS.GUAM.GOV
 (671) 735-7415/7421

1

Who's eligible for Medicare?

Generally, Medicare is for people 65 or older. You may be able to get Medicare earlier if you have a disability, End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant), or ALS (also called Lou Gehrig's disease).

2

How do I enroll in Medicare?

The Social Security Administration handles Medicare eligibility and enrollment. You can contact the Social Security Administration's local office at 1-800-772-1213 to enroll in Medicare or to ask questions about whether you are eligible. The Guam Medicare Assistance Program can help with enrollment for Part D.

3

When should you sign up for Medicare?

Generally, we advise people to sign up for Medicare when they're first eligible to avoid a gap in coverage and/or late enrollment penalties. For most people, Medicare eligibility starts three months before turning 65 and ends three months after turning 65. Some people get Medicare automatically.

4

How much does Medicare cost? *Premiums can be subject to late penalty fees

Generally, the Medicare Part A Premium is free to individuals who have met at least 40 work Credits with the Social Security Administration. The Medicare Part B premium is \$202.90 per month regardless of work credits. The Medicare Part D premium is \$0.00 per month.

5

Guam Medicare Assistance vs Medicare

The Guam Medicare Assistance Program is a state-sponsored, non-profit program for seniors, their families and caregivers and persons soon to be eligible for Medicare. Counseling services are intended to help clients understand Medicare and related senior health insurance options. Counselors act in good faith to provide information as well as assist in Medicare related issues such as billing by calling the state-side Medicare office.

6

What is the Medicare Buy-in Program? Where do individuals go?

The Medicare Part B Buy-in program allows states to pay Medicare Part B premiums for certain eligible individuals, primarily those with low incomes who also qualify for Medicaid. For more information, please contact the Buy-in Program office at (671) 735-7474 or visit their office located at the University Castle Mall in Mangilao, Suite 7.

