



# Medicare Handbook 2013 Edition

*Judith A. Stein, Alfred J. Chiplin Jr.*

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To provide effective service in helping clients understand how they are going to be affected by health care reform and how to obtain coverage, pursue an appeal, or plan for long-term care or retirement, you need the latest Medicare guidelines from a source you can trust - the **2013 Edition** of **Medicare Handbook**.

Prepared by experts from the Center for Medicare Advocacy, Inc., **Medicare Handbook** covers the issues you need to provide effective planning advice or advocacy services, including:

- Medicare eligibility and enrollment
- Medicare-covered services, deductibles, and co-payments
- Co-insurance, premiums, and penalties
- Federal coordinated care issues
- Grievance and appeals procedures
- Face-to-face encounter requirements for home health and hospice care

**Medicare Handbook** also provides you with coverage rules for:

- Obtaining Medicare-covered services
- Prescription drug benefit and the Low-Income Subsidy (LIS)
- The Medicare Advantage Program
- Durable Medical Equipment (DME)
- Preventive services
- Appealing coverage denials

**and an understanding of:**

- The Medicare Secondary Payer Program (MSP)
- The Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS) Competitive Acquisition Program
- Income-related premiums for Parts B and D

The **2013 Medicare Handbook** provides important information about the relationship of private insurance to the Medicare program. Other changes discussed include:

- Hospital notices
- Current physical, speech, and occupational therapy payment caps
- Payments to, and reliance upon, managed care plans (Medicare Advantage)
- Protections for individuals with low incomes
- Advocating for people with chronic conditions
- Using the Medicare Home Health benefit
- Accountable Care Organizations (ACOs) and medical homes
- Debunking the "Improvement Myth"

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