

# 10 Things to Know about Kaiser Permanente and Medicare

## 1. Coverage from Original Medicare

Original Medicare (Part A hospital insurance and Part B medical insurance) covers 80% of hospital and medical expenses. You might have to pay the remaining 20% out-of-pocket, and purchase a separate plan for prescription drugs.

## 2. You get predictable costs with Kaiser Permanente

Kaiser Permanente Medicare health plans include prescription-drug benefits and may reduce out-of-pocket costs. Plus, people with limited incomes may qualify for Medicare's extra help program to pay for prescription drugs.

## 3. We've got Parts A and B covered

If you choose a Medicare Advantage or Medicare Cost plan instead of Original Medicare, you don't lose your coverage for Medicare Parts A and B — those services will be provided by the Medicare health plan you choose.

## 4. Know a plan's Star Quality Rating

An objective way to compare Medicare health plans is the Medicare Star Quality Ratings from the Centers for Medicare & Medicaid Services.

## 5. Working past 65

At 65, you're eligible for Medicare Parts A and B, even if you're still working. Call Social Security at 1-800-772-1213 (toll free), or visit Social Security at [www.ssa.gov](http://www.ssa.gov) for more information.

## 6. Get an early start

It can take up to 2 months to receive your Medicare card from the government, so sign up early for Medicare Parts A and B.

## 7. Have your Medicare card handy

When you enroll in a Kaiser Permanente Medicare health plan, you'll need to provide the information on your Medicare card from the government.

## 8. Other ways to qualify for Medicare

Starting 3 months before your 65th birthday, you may be eligible for Medicare if your spouse worked for at least 10 years and had Social Security taxes withheld. You also may qualify if you're under 65 and have a disability.

## 9. Know your initial enrollment period

Your Initial Enrollment Period begins 3 months prior to your 65th birthday and ends 3 months after. This is the first time you may enroll in a Kaiser Permanente Medicare health plan.

## 10. Be aware of late enrollment penalties

Waiting until after you turn 65 and 3 months to sign up for Medicare could result in a Late Enrollment Penalty, depending on your situation.

In California, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. In Hawaii, Oregon, Washington, Colorado, and Georgia, Kaiser Permanente is an HMO plan with a Medicare contract. In Virginia, Maryland, and the District of Columbia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

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