



**Welcome!**

*Navigating the Healthcare Maze  
Know your Options!*



# Pledge of Allegiance



# Katherine Ambrose

Host & Founder of Empowered Senior

- REALTOR®
- Senior Real Estate Specialist®
- Certified Senior Housing Professional®
- Downsizing Coach®
- Senior Move Manager®

Television Producer & Host:  
Empowering Seniors  
PBS Kansas



**(316) 686-4500**



Downsizers Club is a community for mature adults, of any age, committed to making downsizing easy! Our mission is to take the overwhelm out of the downsizing and relocation process.

**Downsizers Club meets the 1<sup>st</sup> Tuesday of every month at the new PBS Kansas Headquarters (8710 E 32<sup>nd</sup> St, Wichita KS) at 2 p.m.**



# Thank you to all Education Partners



Vibrant living. Valued principles.



PROVIDENCE  
Home Health & Hospice LLC



Humana.



# Thank you to our Seminar Sponsors





# Thank you to our Television Sponsors





# Kristi Ann Hill

Regional Manager

*American*  

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**SENIOR BENEFITS®**

AN INTEGRITY  COMPANY

  
Equip. Educate. Empower.

# Understanding Medicare

*American*  
**SENIOR BENEFITS**  
Putting people back into the people business

## Part A & B for 2022



Neither American Senior Benefits nor its agents are connected with or endorsed by the United States government or the federal Medicare program.

# MEDICARE PART A

## Room & Board Charges for:

- Inpatient Hospital Care
- Skilled Nursing Care
- General Nursing
- Hospice Care
- Blood
- Miscellaneous Services and Supplies



# MEDICARE PART A

Each Benefit Period:  
Part A Deductible  
The deductible is  
\$1,556.00. Once you've  
met your deductible,  
Medicare will pay  
for all Part A covered  
inpatient hospital costs for  
60 days.



# MEDICARE PART A

## Co-Payment Days 61-90

- Beginning with the 61st day, and for the next 29 days, you must pay a co-payment charge of \$389.00 PER DAY, with Medicare paying the rest.

## Co-Payment Days 91-150 (Lifetime Reserve Days)

- When using lifetime reserve days, your co-payment amount increases to \$778.00 PER DAY.
- When these days are gone, they are gone forever. After they are used up, you pay ALL the in-hospital charges, with Medicare PAYING NOTHING.



# MEDICARE PART A

## Skilled Nursing Facility Care

- Medicare will only pay for skilled level care in a Medicare-approved SKILLED NURSING CARE facility. It will not pay for intermediate or custodial care, or for skilled care in a facility not approved by Medicare.

## Each Benefit Period:

- Medicare will pay for all covered services for the first 20 days.

## Co-Payment Days 21-100

- Beginning with the 21st day, and for the next 79 days, you must pay all costs up to the co-payment charge of \$194.50 PER DAY, with Medicare paying the rest.

**AFTER 100 DAYS, MEDICARE PAYS NOTHING AT ALL.**

# MEDICARE PART B

Part B will pay for things such as:

<b>Doctor Services</b>	<b>Out-Patient Hospital Services</b>	<b>Medical Supplies &amp; Services</b>
Doctor visits which are not part of physical exams: <ul style="list-style-type: none"><li>• In the hospital</li><li>• In your home</li><li>• In the doctor's office</li><li>• In the nursing home</li></ul> Surgeons Fees Anesthetist Fees	Emergency Room Charges Hospital out-patient clinic charges for: <ul style="list-style-type: none"><li>• Non-self administered drugs</li><li>• Lab Tests</li><li>• X-Rays</li><li>• Radiology</li><li>• Medical Treatments</li><li>• Physical &amp; Speech Therapy</li></ul>	Heart Pacemakers Artificial limbs & braces Corrective lenses after cataract operations Wheelchair rental/purchase Surgical dressings, casts & splints Ambulance charges

There is a separate PART B deductible, which applies each calendar year. The current deductible is \$233.00.

Once the deductible has been met, Medicare will generally pay 80% of the APPROVED AMOUNT, and you are responsible for the balance.



# Welcome our Panel!



# Benjamin K. Carmichael

## Attorney





# Hannah Anderson

## MHCL & Clinical Liason

### The Center at Waterfront





# Andrew Freeman

Supervisor

## Veteran's Benefit Administration



# Questions?

# See you in September for ...

## The Truth About Living with Alzheimer's Disease And Dementia: *Knowledge is Power*



The goal of this month's seminar we will literally get a chance to "pick the brains" of experts in aging, neuroscience, and memory-care as they share the in's and out's of diagnosing, managing, and living with dementia.