

# Medicare and Insurance Website info

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## Medicare and Insurance Guide

Both Medicare and private health insurance plans pay for a large portion or sometimes even all costs associated with many types of medical equipment used in the home. This type of equipment is referred to as durable medical equipment or home medical equipment. The guide below will help you understand the Medicare guidelines related to home medical equipment. Most health insurance plans have similar rules to Medicare, but you should know that all private health insurance plans vary and the specific rules of your plan may differ from these Medicare guidelines. We accept most of the major health insurance plans. We would be happy to work with you and your insurance company to help you understand how your plan works as it relates to home medical equipment needed by you or a loved one.

### Reference directory:

- [I. Guide to Medicare Coverage](#)
- [II. Medicare Coverage for specific type of home medical equipment](#)
- [III. Medicare Supplier Standards](#)

## I. Guide to Medicare Coverage

### Who qualifies for Medicare benefits?

- Individuals 65 years of age or older
- Individuals under 65 with permanent kidney failure (beginning three months after dialysis begins), or
- Individuals under 65, permanently disabled and entitled to Social Security benefits (beginning 24 months after the start of disability benefits)

### The Different Benefits of Traditional Medicare

- Medicare Part A benefits cover hospital stays, home health care and hospice services
- Medicare Part B benefits cover physician visits, laboratory tests, ambulance services and home medical equipment
- While oftentimes you do not have to pay a monthly fee to have Part A benefits (you only have to pay money when you use the services), the Part B program requires a monthly premium to stay enrolled (even if you do not use the services). In 2011 that premium will range between \$115.40 - \$369.10 per month depending on your income. Typically, this amount will be taken from your Social Security check.
- Medicare Part D offers optional program benefits that cover prescription drugs.
- For more information about your benefits or making coverage decisions, you can visit the official website for Medicare benefits at [www.medicare.gov](http://www.medicare.gov).

### What Can You Expect to Pay?

- Every year, in addition to your monthly premium, you will have to pay the first \$162 of covered expenses out of pocket for Part B services, and then 20 percent