



聯邦醫療 保險須知

Medicare Facts



詳情請致電 1-800-MEDICARE
(24小時免費服務專線：
1-800-633-4227)
TTY 聽障服務專線
1-877-486-2048 或上網
www.medicare.gov 查閱

For more information,
call 1-800-MEDICARE
(24-hour toll-free service
hotline: 1-800-633-4227).
TTY: 1-877-486-2048 or
visit www.medicare.gov.

1-800-MEDICARE
Your official information source.



U.S. Department of
Health and Human Services
Centers for Medicare & Medicaid Services
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Baltimore, Maryland 21244-1850

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聯邦醫療保險及
醫療補助服務機構



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疑問查詢

- 若您已接受社會安全福利，請致電社會安全局免費專線 1-800-772-1213（週一至週五，東岸時間上午七時至下午七時），與客戶服務代表洽談。
- 若您不善說英語，您可以請會說英語者代為致電免費專線，安排在靠近您居住地的社會安全局辦事處面談。同時，那人也可以要求一位華語服務代表在面談時協助您。
- 查詢鐵路局退休福利，請致電免費專線 1-800-808-0772。

其他還有哪些可供索取的資料？

Medicare 為您提供資訊助您作出適當的健保決定。您可在網站上找到其他說明手冊，亦可從 Medicare 索取免費手冊以便了解更多對您有興趣的項目。我們會繼續增加新的手冊為您提供詳細的重要資訊。要得到最新版的說明手冊，請上網 www.medicare.gov 按“Publications” 或致電 1-800-MEDICARE (24 小時免費服務專線 1-800-633-4227)。TTY 聽障服務專線用者可致電 1-877-486-2048。

疑問查詢

可供索取的資料？

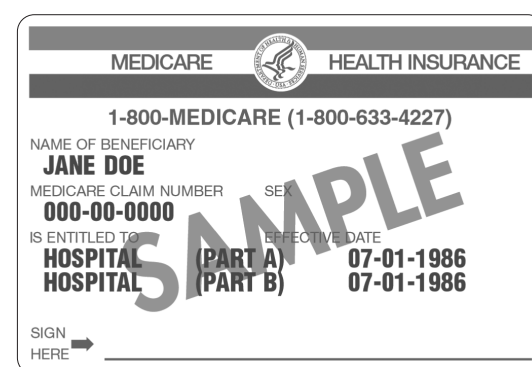


What is Medicare?

Medicare is a Federal health insurance program.

Who is Eligible for Medicare?

- Many people age 65 or older.
- Some people with disabilities under age 65.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).



What is Medicare Part A?

Part A is Hospital Insurance.

Helps Pay For:

- Inpatient care in hospitals.
- Critical access hospitals.
- Skilled nursing facilities.
- Hospice care.
- Some home health care.
- Blood.

- **Medicare 私人付費醫療計劃 (Medicare Private Fee-for-Service)** 是由私人保險公司提供的 Medicare 健保計劃。私人保險公司提供健康醫療保險給投保 Medicare 並加入此項計劃的人。此計劃可能需要收取額外費用。您在每次門診和接受服務時付費。Medicare 所付的和您所需付的醫療服務費用將由私人保險公司決定而不是由 Medicare 決定，您可以到任何接受該計劃付款條件的醫師和醫院。您可能會獲得額外的優惠，如增加住院天數由保險公司負擔。

最近，布希總統與國會協力通過了一項新法例，為擁有 Medicare 保險的人士帶來更多的健康計劃選擇，並提供更佳的醫療保險福利。

這項新法例不但維護並強化現有的計劃，更增加了重要的 Medicare 處方藥品計劃與預防保健福利，並且對低收入人士提供額外的援助。同時，您仍然可以選擇醫師、醫院和藥房。

查詢有關詳情，請上網 www.medicare.gov，點選“Medicare Personal Plan Finder”或“Publications”以查閱或印出。您也可致電 1-800-MEDICARE (24 小時免費服務專線：1-800-633-4227)。TTY 聽障服務專線用者可致電 1-877-486-2048。

Medicare 計劃的選擇

Medicare Coverage (Part A)



Medicare Coverage (Part A)

Cost: Many people who receive Social Security or Railroad Retirement Board benefits get Medicare Part A automatically for free when they turn age 65. You do not have to pay a monthly payment called a **premium*** for Part A if you or your spouse worked and paid Medicare taxes for at least ten years. If you did not work long enough or never worked in the United States, you may be able to buy Part A when you turn 65. You would have to pay a premium each month. This premium amount may change every calendar year.

There are state programs for people with limited income and resources that pay some or all of Medicare Part A premiums. Some programs may also pay Part A deductibles and **coinsurance****. For more information, look at www.medicare.gov on the web. If you don't have a computer, your local senior center or library may be able to help you get this information. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227), TTY users should call 1-877-486-2048.

***Premium** - What you pay monthly for health care coverage to Medicare, an insurance company, or a health care plan.

****Coinsurance** - The percentage of the Medicare-approved amount (See pg. 10) that you have to pay after you pay the deductible for Medicare Part A and /or Part B.

Medicare Advantage

Medicare Advantage計劃是根據與Medicare的合約提供醫療服務，該計劃提供如協調醫療照顧或減低自付費用。

Medicare Advantage計劃在全國許多地區適用。Medicare每月向照顧您的健康計劃支付一筆固定的費用，而Medicare Advantage則管理Medicare會員的福利。如果您所在的地區有Medicare Advantage，您可以參加和接受Medicare提供您的福利。參加Medicare Advantage的計劃後，您通常可以獲得如處方藥的額外福利。Medicare Advantage可能有些您須遵守的額外規定。例如，您一定要符合Medicare Part A及Medicare Part B規定的參加資格。您可能需要付月費以享有額外的福利。Medicare Advantage目前包括以下計劃：

- **Medicare管理照顧計劃 (Medicare Managed Care plans)** 是由私人保險公司提供。有時也稱為HMO。除了月付Medicare Part B的費用外，您還需負擔管理照顧計劃的額外月費。您每次看醫生時，此計劃可能會收取您一個固定的金額。

在大部份的醫療服務管理計劃中，您只能使用它所指定的醫生、醫院和專家。您可以經常獲得額外的福利如助聽器、眼鏡或處方藥。

Medicare 計劃的選擇



Medicare Coverage (Part A)

Medicare Part A (Hospital Insurance) Helps Pay For:

Hospital Stays:

Semi-private room, meals, general nursing, and other hospital services and supplies. This includes care you can get in critical access hospitals and inpatient mental health care. This does not include private duty nursing, or a television or telephone in your room. It also does not include a private room, unless medically necessary.

For each benefit period* you pay:

- A different amount depending on the length of the hospital stay. These amounts may change periodically.
- All costs for each day beyond 150 days.

Skilled Nursing Facility (SNF) Care:

Semi-private room, meals, skilled nursing and rehabilitative services, and other services and supplies (after a related 3-day hospital stay).

For each benefit period you pay:

- Nothing for the first 20 days.
- A certain amount (which may change periodically) for days 21 through 100.
- All costs beyond the 100th day in the benefit period.

***Benefit Period** - The period of time determined by Medicare for your use of hospital and skilled nursing facility services which starts the day you go to the hospital or skilled nursing facility and ends when you have not received hospital or nursing care for 60 days in a row.

Medicare 計劃的選擇

原有的 Medicare 計劃、Medicare Advantage* plans、Medicare 管理照顧計劃 (Medicare Managed Care plans) 和 Medicare 私人付費計劃 (Medicare Private Fee-for-Service)。

原有的 Medicare 計劃

在原有的 Medicare 計劃裡，您每次接受醫療服務或供應品時都需付費。此計劃由政府管理，全國適用。若您目前屬於原有的 Medicare 計劃，您在接受醫療服務時使用的是紅白藍 Medicare 卡（樣本卡請參閱第五頁）。您可以到任何接受 Medicare 的醫生、專科醫生或醫院診治。您通常在每次接受服務時將收取費用。

Medicare 計劃的選擇

* Medicare Advantage (聯邦醫療保險優良計劃) 即為 Medicare+Choice 計劃的新名稱。Medicare Advantage 的規章與付款手續均有所改進，為您提供更多的健康計劃選擇與更佳的醫療保險福利。如需進一步瞭解詳情，請電洽 1-800-MEDICARE (1-800-633-4227)。



Medicare Coverage (Part A)

Home Health Care:

Part-time skilled nursing care, **physical therapy***, **occupational therapy****, speech-language therapy, home health aide services, medical social services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers), medical supplies, and other services.

You pay:

- Nothing for home health care services.
- 20% of the **Medicare-approved amount***** for durable medical equipment.

Hospice Care:

Medical and support services from a Medicare-approved hospice for people with a terminal illness, drugs for symptom control and pain relief, and other services not otherwise covered by Medicare. Hospice care is given in your home. However, short-term hospital and inpatient respite care (care given to a hospice patient by another caregiver so that the usual caregiver can rest) are covered when needed.

***Physical Therapy** - Treatment of injury and disease by mechanical means, such as heat, light, exercise and massage.

****Occupational Therapy** - Services given to help you return to usual activities (such as bathing, preparing meals, housekeeping) after an illness either on an in- or out-patient basis.

*****Medicare-Approved Amount** - The fee Medicare sets as reasonable for a covered medical service or supply. This is the amount a doctor or supplier is paid by you and Medicare for a service or supply.

我如何加入 Medicare ?

如果您現享有社會安全局或鐵路退休局福利，在您滿六十五歲當月的第一天，您將會自動加入 Medicare Part A 和 Part B。

是否加入 Medicare Part B 是您的選擇。您的 Medicare 卡大約會在您六十五歲生日的三個月前寄給您，若您不要參加 Part B，請遵照卡上的指示。

若您將滿六十五歲但尚未取得社會安全局或鐵路退休局福利、或 Medicare，您可以隨時申請這些福利和 Medicare。您亦可只申請 Medicare。您可以在最初加入期加入 Medicare Part B。最初加入期是指您滿六十五歲的三個月前至滿六十五歲的三個月後的期間。若您或配偶在工作期間未付 Medicare 稅，而您現在已滿六十五歲，您仍可購買 Medicare Part A。

加入 Medicare 計劃



Medicare Coverage (Part A)

You pay:

- A **copayment*** for outpatient prescription drugs and 5% of the Medicare-approved amount for inpatient respite care. The amount you pay for respite care may change each year.

Blood:

Pints of blood you get at a hospital or skilled nursing facility during a covered stay.

You pay:

- For the first 3 pints of blood, unless you or someone else donates blood to replace what you use.

***Copayment** - A copayment is usually a set amount you pay for a service.

Part A 和 Part B 不支付的費用？

原有的 Medicare 計劃 (Part A 和 Part B) 不支付以下費用：

- 針灸。
- 接受醫療服務時的減除額、共付額和共付保險額。
- 牙齒治療和假牙（大多數情況下）。
- 美容整型手術。
- 家庭或看護中心的起居照顧（洗澡、更衣、如廁和飲食）。
- 美國以外地區的醫療服務（少數例外情形）。
- 助聽器和聽力檢查。
- 矯正鞋。
- 普通足部護理（少數例外情形）。
- 普通眼科護理和大部份的眼鏡。
- 普通或每年身體健康檢查。
- 掃描檢查（青光眼、直腸癌、骨質密度檢測、乳癌X光檢查、子宮頸塗片檢查、盆骨檢查、糖尿病血糖監測和攝護腺癌檢查例外）。
- 預防注射（疫苗），流行性感冒、肺炎和乙型肝炎除外。

Part A 和 Part B 不支付的費用？



Medicare Coverage (Part B)

What is Medicare Part B?

Part B is Medical Insurance.

Helps Pay For:

- Doctors' services.
- Outpatient hospital care.
- Physical and occupational therapy.
- Some home health care.
- Durable medical equipment and supplies.
- Ambulance services (when other transportation would endanger your health).
- X-rays, MRIs, CAT scans, EKGs, and some other diagnostic tests.

Part B helps pay for these covered services and supplies when they are medically necessary.

Medicare Part B also provides coverage for preventive services to help you stay healthy. The preventive services include:

- Breast cancer screening mammograms, and cervical and vaginal screening tests.
- Four types of colorectal cancer screening tests.
- Bone mass measurement tests.
- Diabetes blood sugar monitoring and diabetes self-management training.
- Glaucoma screening tests.
- Medical nutrition therapy for people with diabetes, chronic renal disease, and post-transplant patients.
- Flu, pneumonia, and Hepatitis B shots.
- Prostate cancer screening tests.

家居健康護理：

非全職專業護理、物理治療、職能治療、語言障礙治療、家居健康護理服務、醫療性社會服務、耐用性醫療設備（包括輪椅、病床、氧氣和助行器等）、醫療用品及其他服務。

您：

- 不需支付Medicare 核准的服務費用。
- 支付耐用性醫療設備 Medicare 核准金額的百分之二十。

醫院門診服務：

門診病患在醫院接受的服務和醫療用品，屬於醫生服務的一部份。

您：

- 支付共付保險額或共付保費，依所接受的醫療服務而定。

血液：

包括在門診服務或 Medicare Part B 承保範圍內的輸血血液。

您：

- 若您或其他人沒有為您捐血，您需支付前三品脫的血液。若仍有額外需求，您需支付 Medicare 核准金額的百分之二十（在減除額後）。

Medicare 承保範圍 (Part B)



Medicare Coverage (Part B)

These valuable Medicare benefits are important ways to maintain good health and to lower your risk of disease and illness. Talk to your doctor about your risk of developing these health problems and your need for these preventive services. For more information on these services look at www.medicare.gov on the web. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.

Costs: You pay the Medicare Part B premium each month. The premium amount may change each calendar year. For some people, this amount may be higher if they did not choose Part B when they first became eligible at age 65.

Part B Enrollment Periods

Enrolling in Medicare Part B is optional and up to each person to decide. However, everyone eligible for this program is urged to sign up at the time they are first eligible for Medicare Part A, because the monthly premium may go up if they do not sign up for it at that time. You can sign up for Part B anytime during the 7-month period that begins 3 months before the month you turn age 65 and ends 3 months after. For example, if someone's 65th birthday occurs on January 15, that person could sign up for Part B anytime between October 1 and April 30 of the following year. The month you are entitled to Part B depends on which month in the 7-month period you sign up. It is important that people take advantage of this option during this period, because the cost of Part B may go up if they sign up later. For instance, if a person applies for Part B insurance 5 years after becoming eligible for Part A, the monthly premium could be 50% higher. The 50% increase in the monthly premium will last as long as that person lives.

Medicare Part B (醫療保險) 協助支付：

醫療及其他費用：

- 醫生服務（不包括普通身體健康檢查）、門診醫療和外科服務、醫療用品、診斷檢驗、受核准的門診手術中心費用、耐用性醫療設備（包括輪椅、病床、氧氣和助行器等）。
- 心理健康、物理和職能治療、及語言障礙門診治療。
- 手術前第二意見。

您：

- 支付**減除額***（每年付一次）。
- 在支付減除額後，Medicare 核准金額的百分之二十。
- 支付物理、職能和語言障礙門診治療費用的百分之二十。
- 支付心理健康門診治療費用的百分之五十。

診所化驗服務：

血液檢驗、尿液檢驗及其他。

您：

- 不需支付 Medicare 核准的服務費用。

***減除額 (Deductible)** – Medicare 在每個福利期限開始支付 Medicare Part A 醫院保險或每年支付 Medicare Part B 醫療保費之前，您需支付的金額。金額可能每年變更。

Medicare 承保範圍 (Part B)



Medicare Coverage (Part B)

There are state programs for people with limited income and resources that help pay the Medicare Part B premium and sometimes other out-of-pocket costs. Some programs may also pay Medicare deductibles and coinsurance. For more information, look at www.medicare.gov on the web. If you don't have a computer, your local senior center or library may be able to help you get this information. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.

If you do not take Medicare Part B when you are first eligible for Medicare, you may sign up during a General Enrollment Period. This period runs from January 1 through March 31 of each year. Your Part B coverage will start on July 1 of the year you sign up.

If you did not take Medicare Part B when you were first eligible because you or your spouse were working and had group health coverage through your or your spouse's employer or union, you can sign up for Part B during a Special Enrollment Period (SEP).

This means that you can sign up for Medicare Part B anytime you are still covered by the employer or union group health plan based on your or your spouse's current employment. You may also sign up during the 8 months following the month when the employer or union group health plan coverage ends, or when the employment ends (whichever is first). Most people who sign up for Part B during a SEP do not pay higher premiums. However, if you are eligible, but do not sign up during the SEP, the cost of Part B may go up.

Medicare 承保範圍 (Part B)

有些由州政府提供協助低收入和資源有限民衆的計劃可以協助受益人支付Medicare Part B的月費，有時也協助您支付其他您自費的費用，有些計劃甚至可以支付Medicare的減除額和共付保險額。請上網www.medicare.gov 查閱。若無電腦，附近的老人中心或圖書館或可協助您查詢相關資訊。您亦可致電1-800-MEDICARE (24小時免費服務專線：1-800-633-4227)。TTY聽障服務專線用者可致電1-877-486-2048。

若您在首次合格加入Medicare時未加入Medicare Part B，您可在一般登記期間內參加，也就是每年的一月一日至三月三十一日。您的Part B福利則將從您加入當年的七月一日起生效。

若您個人或配偶因工作而有僱主或工會的團體保險而您沒有在首次合格登記期間加入Medicare Part B，您將可在特別登記期間內登記參加。

相應的，若您或配偶在工作期間有僱主團體保險或工會團體保險也可隨時加入Medicare Part B。您亦可在僱主或工會團體保險到期後，或僱主與僱員的關係終止後的第一個月起的八個月內加入（以先發生者為準）。在特別登記期間內參加Part B者，大多不需付較高月費。但若您合格時未在特別登記期間內參加，Part B的費用就可能增加。



Medicare Coverage (Part B)

Medicare Part B (Medical Insurance) Helps Pay For:

Medical and Other Services:

- Doctors' services (except for routine physical exams), outpatient medical and surgical services and supplies, diagnostic tests, ambulatory surgery center facility fees for approved procedures, and durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers).
- Outpatient mental health care, and outpatient physical and occupational therapy, including speech-language therapy.
- Second surgical opinions.

You pay:

- A **deductible*** amount (pay once per calendar year).
- 20% of Medicare-approved amount after deductible.
- 20% for all outpatient physical, occupational, and speech-language therapy services.
- 50% for outpatient mental health care.

Clinical Laboratory Service:

Blood tests, urinalysis, and more.

You pay:

- Nothing for Medicare-approved services.

***Deductible** - The amount you must pay for health care, before Medicare begins to pay, either each benefit period for Medicare Part A, or each year for Medicare Part B. These amounts can change every year.

這些是 Medicare 寶貴的福利，也是保護您身體健康及降低患病的可能性的的重要預防方法。請向醫生查詢您患病的可能性，以及您必須採取的預防措施。查詢這些服務的相關資訊，請上網 www.medicare.gov 或致電 1-800-MEDICARE (24 小時免費服務專線：1-800-633-4227)。TTY 聽障服務專線用者可致電 1-877-486-2048。

費用：您需每月支付 Medicare Part B 的月費，這月費可能每年會變更。如果您年滿六十五歲首次合格參加 Part B 時未選擇加入，您將來付的月費可能較高。

Part B 加入期

雖然是否選擇參加 Medicare Part B 由個人決定，我們促請您在首次合格享有 Medicare Part A 時參加 Part B，因為若您在後期參加，月費可能會增加。您可以在滿六十五歲的三個月前到滿六十五歲的三個月後的七個月內，選擇加入 Part B。例如，若某人六十五歲的生日為一月十五日，那麼他可以在十月一日至下一年的四月三十日間加入 Part B，Part B 生效日期則依您在這七個月間的哪一個月登記而定。若較遲加入，Part B 的費用可能會增加，因此利用這段期間加入是十分重要的。例如：若某人合格享有 Part A 的五年後申請加入 Part B，月費可能因而增加百分之五十，而以後有生之年的月費全部都會增加這百分之五十。

Medicare 承保範圍 (Part B)



Medicare Coverage (Part B)

Home Health Care:

Part-time skilled nursing care, physical therapy, occupational therapy, speech-language therapy, home health aide services, medical social services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers), medical supplies, and other services.

You pay:

- Nothing for Medicare-approved services.
- 20% of the Medicare-approved amount for durable medical equipment.

Outpatient Hospital Services:

Hospital services and supplies received as an outpatient as part of a doctor's care.

You pay:

- A coinsurance or copayment amount which may vary according to the service.

Blood:

Pints of blood you get as an outpatient or as part of a Medicare Part B covered service.

You pay:

- For the first 3 pints of blood, then 20% of the Medicare-approved amount for additional pints of blood (after the deductible), unless you or someone else donates blood to replace what you use.



Medicare 承保範圍 (Part B)

何謂 Medicare Part B ?

Part B 為醫療保險。

協助支付：

- 醫生服務。
- 醫院門診護理。
- 物理和職能治療。
- 部份家居健康護理。
- 耐用性醫療設備和醫療供應品。
- 救護車服務（當使用其他交通工具會危及健康時）。
- X光、MRIs、CAT 掃描、EKGs 等診斷檢驗。

Part B 是在有醫療上的需要時，協助支付以上費用。

Medicare Part B 更為您提供預防性醫療服務，助您保持身體健康。這些預防性服務包括：

- 乳癌X光檢查、子宮頸和陰道檢查。
- 四種直、結腸癌檢查。
- 骨質密度檢測。
- 糖尿病血糖監測和自我管理訓練。
- 青光眼檢查。
- 糖尿病患者、慢性腎臟病和器官移植後患者的醫療營養治療。
- 流行性感冒、肺炎和乙型肝炎患者疫苗預防注射。
- 攝護腺（前列腺）癌檢查。



What is not paid for by Part A and Part B?

What is not paid for by Part A and Part B?

The Original Medicare plan (Part A and Part B) does not cover the following:

- Acupuncture.
- Deductibles, coinsurance, or copayments when you get health care services.
- Dental care and dentures (in most cases).
- Cosmetic surgery.
- Custodial care (help with bathing, dressing, using the bathroom, and eating) at home or in a nursing home.
- Health care you get while traveling outside of the United States (except in limited cases).
- Hearing aids and hearing exams.
- Orthopedic shoes.
- Routine foot care (with only a few exceptions).
- Routine eye care and most eyeglasses.
- Routine or yearly physical exams.
- Screening tests with exceptions to glaucoma, colorectal cancer, bone mass measurements, mammograms, Pap test and pelvic exams, diabetes blood sugar monitoring, and prostate cancer.
- Shots (vaccinations) with exceptions to flu, pneumonia, and Hepatitis B shots.

您：

- 支付門診藥物費用和百分之五的Medicare 核准的替代住院護理的共付額*。替代住院護理的核准金額可能每年會變更。

血液：

在承保住院期間，來自醫院或專業護理設施供應的血液。

您：

- 若您或其他人沒有為您捐血，您需支付前三品脫 (3 pints) 血液。

Medicare 承保範圍 (Part A)

*共付額 (Copayment) – 通常是指受益人支付某項服務的固定費用。



Enrolling in Medicare

How Do I Enroll in (Join) Medicare?

If you are already getting Social Security or Railroad Retirement benefits, you will be automatically enrolled in Medicare Part A and Part B starting the first day of the month you turn age 65.

Enrolling in Medicare Part B is your choice. Your Medicare card will be mailed to you about three months before your 65th birthday. If you do not want Part B, follow the instructions on the card.

If you are close to age 65 and are not yet getting Social Security, Railroad Retirement benefits or Medicare, you can apply for benefits and Medicare at the same time. You can also apply for Medicare only. You can sign up for Medicare Part B during your initial enrollment period which begins three months before the month you turn age 65 and ends three months after you turn age 65. If you or your spouse did not pay Medicare taxes while you worked, and you are age 65 or older, you may be able to buy Medicare Part A.

家居健康護理：

非全職專業護理、**物理治療***、**職能治療****、語言障礙治療、家居健康護理服務、社區醫療服務、耐用性醫療設備（包括輪椅、病床、氧氣和助行器等）及其他醫院服務和供應品。

您：

- 不需支付家居健康護理服務。
- 支付耐用性醫療設備**Medicare**核准金額***的百分之二十。

善終護理：

這是Medicare 為末期病症患者提供控制病狀和舒緩疼痛藥物的善終服務，包括一些Medicare 不一定支付的服務。善終服務在您的家裡提供，但如需要，可在醫院接受短期看護或是請替代住院看護（由另一看護提供服務以便經常性看護可以休息）。

***物理治療** – 治療損傷和疾病使用的機械方法，如熱、光、運動和按摩。

****職能治療** – 在患病之後幫助您恢復日常活動（如沐浴、烹煮、理家）的服務，可以住院或門診進行。

*****Medicare 核准金額 (Medicare-Approved Amount)** – Medicare 設定承保服務或醫療用品的合理收費，也是醫生或醫療服務提供單位向受益人和Medicare 對該項服務收取的費用。

Medicare 承保範圍 (Part A)



Medicare Health Plan Choices

Medicare Health Plan Choices

Original Medicare plan, Medicare Advantage* plans, Medicare Managed Care plans, and Medicare Private Fee-for-Service.

The Original Medicare plan

In the Original Medicare plan, you are usually charged a fee for each health care service or supply you get. This plan, managed by the Federal Government, is available nationwide. If you are in the Original Medicare plan, you use your red, white, and blue Medicare card when you get health care (see sample card on page 4). You may go to any doctor, specialist, or hospital that accepts Medicare. Generally, a fee is charged each time you get a service.

* Medicare Advantage is the new name for Medicare+Choice plans. Medicare Advantage rules and payments are improved to give you more health plan choices and better benefits. For more information, call 1-800-MEDICARE.

Medicare Part A (醫院保險) 協助支付以下費用：

住院：

合住病房(semi-private room)、三餐飲食、一般護理及其他醫院服務和供應品。這包括在偏遠地區醫院接受護理和心理輔導，但並不包括私人護理服務、房內的電視機、電話、或私人病房，除非該病房屬醫療上的需要。

在每個福利期限*內您支付：

- 費用依住院總日數而定，費用可能會不定期變更。
- 在一百五十天後，支付所有費用。

專業護理設施 (Skilled Nursing Facility) 護理：

住院三天之後，合住病房、三餐飲食、專業護理和康復服務，及其他服務和供應品。

在每個福利期限內您支付：

- 前二十天不需付費。
- 在福利期限的第二十一天到一百天，支付一定數額的費用（費用可能會不定期調整）。
- 在福利期限的一百天後，支付所有費用。

*福利期限 – 由Medicare決定您所使用醫院及專業護理設施服務的期限。這就是從您入院或使用專業護理設施之日起，直到您連續六十天沒有住院或使用專業護理設施的服務止。

Medicare 承保範圍 (Part A)



Medicare Health Plan Choices

Medicare Advantage

Medicare Advantage plans provide care under contract to Medicare. They may provide benefits like coordination of care or reduce out-of-pocket expenses. Medicare Advantage plans are available in many areas of the country. Medicare pays a set amount of money for your care every month to these health plans. In turn, the Medicare Advantage plans manage the Medicare coverage for its members. If Medicare Advantage plans are available in your area, you can join one and get your Medicare covered benefits. By joining a Medicare Advantage plan, you can often get extra benefits, like prescription drugs. The Medicare Advantage plan may have additional rules that you need to follow. For example, you must meet the eligibility requirements for both Medicare Part A and Medicare Part B. You may also have to pay a monthly premium for the extra benefits. Medicare Advantage currently include:

- **Medicare Managed Care plans** are offered by private insurance companies. These plans are sometimes called HMOs. In addition to the monthly Medicare Part B premium, you may also have to pay an additional monthly premium to the managed care plan. The plan may charge you a set amount every time you see your doctor.

In most managed care plans, you can only go to certain doctors, hospitals, and specialists that agree to treat members of the plan. You can often get extra benefits, like hearing aids, eyeglasses, or prescription drugs.

費用：許多合格接受社會安全局或鐵路退休局福利者在年滿六十五歲時即自動免費加入Medicare Part A。若您或配偶過去在美國工作至少十年以上，並已繳付Medicare 稅款，您則不需要支付Part A的**月費***。若您在美國工作時間不足十年或未曾工作過，在您年滿六十五歲時可以購買Part A，您則須每個月支付月費。月費額可能每年變更。

有些由州政府提供協助低收入和資源有限民衆的計劃可以協助受益人支付Medicare Part A的部份或全部月費。有些計劃甚至可以支付Part A的減除額和**共付保險額****。請上網www.medicare.gov 查閱。若無電腦，附近的老人中心或圖書館或可協助您查詢相關資訊。您亦可致電 1-800-MEDICARE (24小時免費服務專線：1-800-633-4227) 。TTY聽障服務專線用者可致電 1-877-486-2048 。

***月費 (Premium)** – 每月向Medicare、保險公司或醫療照顧計劃支付醫療照顧承保範圍的費用。

****共付保險額** – 在您支付Medicare Part A和/或Part B部份的減除額之後，您必須支付Medicare核准金額（請參閱第十一頁）的百分比。

Medicare 承保範圍 (Part A)



Medicare Health Plan Choices

- **Medicare Private Fee-for-Service** is a Medicare health plan offered by a private insurance company. The private insurance company provides health care coverage to people with Medicare who join this plan. The plan may charge an additional monthly premium. You pay a fee for each doctor visit or service you get. The private insurance company, rather than the Medicare program, decides how much it pays and how much you pay, for the services you get. You can go to any doctor or hospital that accepts the terms of the plan's payment. You may be able to get extra benefits, like coverage for additional days in the hospital.

Recently, President Bush and Congress worked together to pass a new law to bring people with Medicare more choices in health care coverage and better health care benefits.

This new law preserves and strengthens the current Medicare program, adds important new prescription drug and preventive benefits, and provides extra help to people with low incomes. You will still be able to choose doctors, hospitals and pharmacies.

For more information, look at www.medicare.gov on the web. Select "Medicare Personal Plan Finder" or "Publications" to look at or print plan information or booklets. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.



何謂聯邦醫療保險 (Medicare)?

Medicare 是一項聯邦健康保險計劃。

接受 Medicare 者應有的資格

- 許多年滿六十五歲或以上者。
- 六十五歲以下有某種殘障者。
- 患有末期腎臟病者（永久性腎衰竭需洗腎或腎臟移植）。

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000

IS ENTITLED TO
HOSPITAL (PART A)

EFFECTIVE DATE
07-01-1986

SIGN HERE →

何謂 Medicare Part A?

Part A 為醫院保險。

協助支付：

- 住院護理。
- 偏遠地區醫院。
- 專業護理設施服務。
- 善終護理。
- 部份家居健康護理。
- 血液。

Medicare 承保範圍 (Part A)



Questions

Questions

- If you get Social Security benefits, call the Social Security Administration toll-free at 1-800-772-1213 (weekdays, 7:00 A.M. to 7:00 P.M. Eastern time). Ask to speak to a customer service representative.
- If you do NOT speak English, you can ask an English-speaking person to call the toll-free number above to set up an appointment at the Social Security office closest to where you live. At the same time, the person can also request for a Chinese speaking customer service representative to help you during your appointment.
- If you get benefits from the Railroad Retirement Board, call toll-free 1-800-808-0772.



What Other Information is Available?

What Other Information is Available?

Medicare tries to give you information to help you make good health care decisions. Other publications are available on the website. You can order free booklets from Medicare to learn more about the topics that are of interest to you. We are always adding new booklets with detailed information about important subjects. For the most up-to-date versions of booklets, look at www.medicare.gov on the web. Select “Publications”. You can also call 1-800-MEDICARE (24-hour toll-free service hotline: 1-800-633-4227). TTY users should call 1-877-486-2048.

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