

Senior GAZETTE

Fall 2012

by Carol Schmitkons, Director, Amherst Township Senior Service Office (ATSSO)

Home-Delivered Meal Program

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, or soup & salad. A "soup only" option is also available as a choice. If you would like to receive a home-delivered meal, please contact the Senior Service Office at **988-5894, ext. 102**.

ATSSO OFFICE HOURS:

8:00 A.M. – NOON (M-F)

Phone: 988-5894 – Ext. 102

Email: amhersttwpseniors@oh.rr.com

Who Pays First?

Here are a few of the most common situations that must follow federal Coordination of Benefits rules when people with Medicare also have other health coverage. For more, review Medicare's *Who Pays First* booklet at <http://www.medicare.gov/Publications/Pubs/pdf/02179.pdf>.

<i>If you</i>	<i>Situation</i>	<i>Pays first</i>	<i>Pays second</i>
Are covered by Medicare and Medicaid	Entitled to Medicare and Medicaid	Medicare	Medicaid, but only after other coverage (such as employer group health plans) has paid
Are 65 or older and covered by a group health plan because you or your spouse still works	Entitled to Medicare The employer has 20 or more employees	Group health plan	Medicare
	The employer has less than 20 employees ¹	Medicare	Group health plan
Have a retirement group health plan after you retire and are 65 or older	Entitled to Medicare	Medicare ²	Retiree coverage ²
Are disabled and covered by a large group health plan from your work, or from a working family member	Entitled to Medicare The employer has 100 or more employees	Large group health plan	Medicare
	The employer has less than 100 employees	Medicare	Group health plan
Have End-Stage Renal Disease ³ (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant) and group health plan coverage (includes retirement plans)	First 30 months of eligibility or entitlement to Medicare	Group health plan	Medicare
	After 30 months of eligibility or entitlement to Medicare	Medicare	Group health plan

¹ If your employer participates in a plan that is sponsored by two or more employers, the rules are slightly different.

² If you have a Medicare Advantage retirement plan, it pays first; no other plan pays second.

³ If you originally got Medicare due to your age or a disability other than ESRD, and Medicare was your primary payer, it still pays first when you become eligible due to ESRD.

Continued ⇨

<i>If you</i>	<i>Situation</i>	<i>Pays first</i>	<i>Pays second</i>
Have ESRD and COBRA coverage	First 30 months of eligibility or entitlement to Medicare	COBRA	Medicare
	After 30 months	Medicare	COBRA
Are 65 or older, or disabled, and covered by Medicare and COBRA coverage	Entitled to Medicare	Medicare	COBRA
Have been in an accident where no-fault or liability coverage is involved	Entitled to Medicare	No-fault or liability insurance for services related to accident claim	Medicare
Are covered under workers' compensation because of a job-related illness or injury	Entitled to Medicare	Workers' compensation for services related to workers' compensation claim	Usually doesn't apply, but Medicare may make a conditional payment
Are a veteran and have Veterans' benefits	Entitled to Medicare and Veterans' benefits	Medicare pays for Medicare-covered services Veterans Affairs pays for VA-authorized services Generally, Medicare and VA can't pay for the same service	Usually doesn't apply
Are covered under TRICARE	Entitled to Medicare and TRICARE	Medicare pays for Medicare-covered services TRICARE pays for services from a military hospital or any other federal provider	TRICARE may pay second
Have black lung disease and are covered under the Federal Black Lung Benefits Program	Entitled to Medicare and the Federal Black Lung Benefits Program	The Federal Black Lung Benefits Program for services related to black lung	Medicare