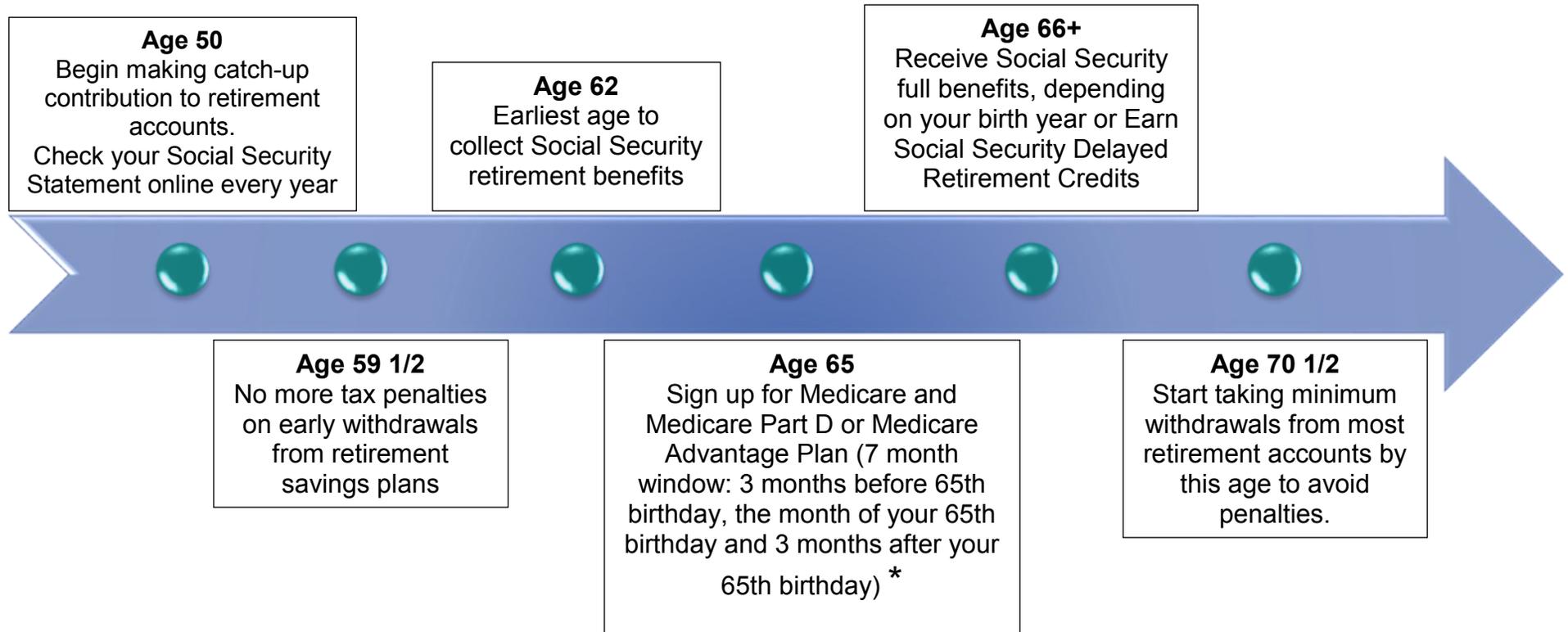


# Senior Resources Navigation Notes...

## What Do I Do Now?



Timeline for Retirement Planning

Social Security Retirement Toolkit

[www.ssa.gov/retire](http://www.ssa.gov/retire)

*For definitions of Medicare and its Parts versus Medicaid refer to the back of this page.*

**Want help navigating the system? Call Senior Resources Agency on Aging**

**(860) 887-3561 (800) 690-6998**



AGENCY ON AGING  
the answers you need, resources you can trust

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# Senior Resources Navigation Notes...

## DEFINITIONS:

### Medicare has 4 parts:

**Part A (hospital insurance):** Hospital insurance helps pay for inpatient care in a hospital or skilled nursing facility (following a qualified hospital stay), some home health care and hospice care.

The other three parts of Medicare require premium payments, and if you don't enroll when you're first eligible, you may have to pay a late enrollment penalty for as long as you have coverage. Also, you may have to wait to enroll, which will delay coverage.

**Part B (medical insurance):** Medical insurance helps pay for doctors' services and many other medical services and supplies that hospital insurance does not cover.

**Part C (Medicare Advantage plans):** If you have Medicare Parts A and B, you can join a Medicare Advantage plan. Medicare Advantage plans are offered by private companies and approved by Medicare. These plans generally help you pay the medical costs not covered by Medicare Part A and B.

**Part D (prescription drug coverage):** Prescription drug coverage helps pay for medications doctors prescribe for treatment.

\* If you are moving or traveling, either within the US or abroad, check with your insurance coverage for your benefits in these situations.

**Medicaid (Title XIX)** (Title 19) is a program of medical aid designed for those within certain income asset levels, unable to afford regular medical service and financed by the state and federal governments.

The Medicaid program is designed to help persons who are age 65 years or older, persons with disabilities between the ages of 18 and 65 and those who are blind or who receive public assistance to pay medical expenses. Medicaid is funded by the Federal and State governments. There are different eligibility requirements for persons who live in the community and those who require long term care. Long term care is defined as either the admission to a long term care facility or the receipt of home and community based services.

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**Seek an elder law attorney for advice on a long term care planning.**

[www.naela.org](http://www.naela.org)

[www.ctbar.org](http://www.ctbar.org)

Senior Resources' mission is to provide information and services to the aging populations, individuals with disabilities, their families and care providers to maintain or improve their independence and quality of life.

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