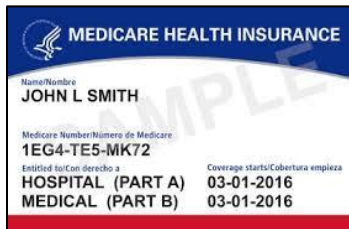


# Using County Health Services with Medicare



## You can use Contra Costa County Health Services medical providers *IF:*



### You have "Original" Fee for Service Medicare and not Medi-Cal

- You can use Contra Costa County Health Services providers for Medicare A and B medical services. You must present your Medicare card at the time of service. You will be responsible for Medicare deductibles and co-insurance unless you have a Medicare Supplement (Medigap) policy.
- In order to have prescription drug coverage you must join a separate Part D drug plan.
- If you have a Medigap policy, County providers will bill your policy for deductibles and co-insurance.

### You have Medicare and Medi-Cal with a Share of Cost

- County providers will bill you for Medicare deductibles and co-insurance and services not covered by Medicare. If those exceed your Share of Cost for the month, Medi-Cal will pay the excess.
- You can use a special bill reduction program offered by the County to significantly lower costs not paid by Medicare. Contact HICAP for details.
- In order to have prescription drug coverage you must join a separate Part D drug plan.
- You can also purchase a Medigap policy, which will pay for Medicare deductibles and co-insurance.



## You have Medicare and full scope Medi-Cal (no share of cost)

- You can keep or join the Contra Costa Health Plan (CCHP) Medi-Cal Managed Care plan.
- If you use county providers, you will have no additional costs for medical services.
- You must have a Part D Medicare plan for prescription drug coverage. Low co-pays will apply, but depending on your plan, there will be no additional costs.
- Since you have Medicare as well as Medi-Cal, you have the right to use providers outside the CCHP plan. It is best to choose providers who accept Medi-Cal as well as Medicare so you can be assured they will write off costs not paid by Medicare or Med-Cal. You cannot be balance-billed for Medicare co-insurance and deductibles in California.
- Although you cannot purchase a Medigap policy, if you already have one you can also use it to see providers who will not accept patients with full Medi-Cal. You can only have a Medigap policy if you're not also enrolled in the Medi-Cal Managed Care Plan.



## You have coverage with Contra Costa Health Plan as a county employee or retiree

Employees and some Retirees from Contra Costa County may participate in a HMO medical insurance plan with the Contra Costa Health Plan. See your HR Department for details.

## You cannot use Contra Costa County Health Services providers if you have a Medicare Advantage plan

If you have any Medicare Advantage Plan such as Kaiser Senior Advantage, or Humana PPO you have assigned your Medicare benefits to that plan. County doctors will see you only if you agree to pay the full price with no insurance coverage. There is a new plan called 'Contra Costa Health Plan Plus' which is for Duals. It has a slightly larger network than the basic managed care plan.

Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**

**Contact Us: (925) 655-1393, (800) 510-2020, or (800) 434-0222**

Visit: [cchicap.org](http://cchicap.org) then 'Contact Us' Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)



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