

Chapter 2

HEALTH

This Chapter covers the following subject matter:

- **Medicare**
Describes the national health insurance program created by the Social Security Act and administered by the Social Security Administration and the Centers for Medicare and Medicaid for people with disabilities and the elderly.
- **Medicare Part D: Prescription Drug Benefits**
Describes a new section of Medicare that will help pay for certain prescription drugs. Eligible persons can choose to join a prescription drug plan. Most persons will have to pay premiums, a deductible and co-payments, but there is Extra Help from the government to pay these costs for certain low-income persons. The plans vary, and persons can choose from a selection of different plans. Coverage will become available starting January 2006.
- **Medicaid**
Describes a state and federal program administered by the Illinois Department of Human Services that pays for certain medical expenses of needy seniors.
- **Pharmaceutical Assistance Program: Illinois Cares Rx**
Describes a new program, effective January, 2006, that replaces the Circuit Breaker Pharmaceutical Assistance and SeniorCare programs. Illinois Cares Rx helps senior citizens and persons with disabilities pay for prescription drugs. If you are enrolled in Medicare Part D, Illinois Cares Rx will provide supplemental coverage to help fill certain gaps in the costs of Part D. Those not eligible for Medicare will have their current SeniorCare or Circuit Breaker benefits maintained in this new program.
- **Health Insurance**
Advancing age usually results in an increase of health related problems and a decreased ability to pay for treatment of these problems. Adequate health insurance is necessary to protect your money and resources saved for retirement. This section examines what kind of policy to have, the available types of private health insurance plans, Medicare Supplement (Medigap) Insurance, and the Senior Health Insurance Program.

