



## Medicare

### Understanding Medicare

- What is Medicare?
- A federal health insurance program for people aged 65 or older, and certain younger people with disabilities or specific medical conditions.

### Medicare Parts Overview

- Medicare Part A (Hospital Insurance)
- Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
- Medicare Part B (Medical Insurance)
- Covers certain doctors' services, outpatient care, medical supplies, and preventive services.



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- Medicare Part C (Medicare Advantage)
- An alternative to Original Medicare (Parts A & B) offered by private insurance companies. Often includes Part D, vision, dental, and hearing coverage.
- Medicare Part D (Prescription Drug Coverage)
- Helps cover the cost of prescription drugs.

### When to Enroll in Medicare

- Initial Enrollment Period (IEP)
- Begins three months before your 65th birthday, includes your birthday month, and ends three months after.
- Special Enrollment Period (SEP)
- If you delay enrollment due to other creditable coverage, such as an employer-sponsored plan, you may qualify for a SEP.



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- General Enrollment Period (GEP)
- If you missed the IEP, you can enroll between January 1 and March 31 each year, but you may face penalties.

### Common Medicare Terms

- Premiums – Monthly amount you pay for coverage.
- Deductibles – What you pay out of pocket before coverage starts.
- Co-payments and Coinsurance – Your share of the costs for covered services.

### What Does Medicare Cover?

- Preventive services like screenings and vaccines.
- Doctor visits and outpatient care.
- Hospital stays and skilled nursing care.
- Prescription medications (with Part D or Medicare Advantage).



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## What Medicare Does Not Cover

- Long-term care (nursing homes).
- Most dental care, eye exams, dentures, cosmetic surgery, hearing aids.
- Overseas health care.

## How to Choose a Medicare Plan

- Original Medicare vs. Medicare Advantage
- Decide whether you want flexibility with providers (Original Medicare) or additional benefits (Medicare Advantage).
- Prescription Drug Plans (Part D)
- Consider your current medications and compare Part D plans.
- Medigap (Medicare Supplement Insurance)
- Extra insurance to help cover out-of-pocket costs.

## Next Steps: What You Should Do

- Check your eligibility and know your enrollment dates.



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- Review your health care needs and budget.
- Get personalized help to choose the right plan by contacting me directly.



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