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You have important
Medicare decisions
to make.

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Medicare Made Clear™

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Medicare Quick Tips

8 key facts about Medicare

Medicare Made Clear™



Quick tips

1 There are two ways to get Medicare coverage.

- You can choose Original Medicare (Parts A & B). Part A is hospital coverage and Part B is medical coverage. Original Medicare is provided by the federal government. Benefits and coverage are the same across the country.
- Or you can join a Medicare Advantage plan (Part C). Medicare Advantage plans combine Part A and Part B coverage. Many also include prescription drug coverage (Part D) and offer additional benefits. Plans are offered by private insurance companies.

2 You will pay a share of your costs.

- Neither Original Medicare nor a Medicare Advantage plan will pay for everything.
- You are responsible for monthly premiums as well as out-of-pocket costs such as deductibles, copays and coinsurance.

3 Protection from high out-of-pocket costs is available.

- Medicare Advantage plans put a cap on your out-of-pocket costs for covered services. It's called the "annual out-of-pocket maximum" and it provides built-in financial protection. There is no out-of-pocket cap with Original Medicare.

- Medicare supplement insurance plans help pay some out-of-pocket costs not paid by Original Medicare, like deductibles and coinsurance. Plans are sold by private insurance companies.
- You don't need and can't use a Medicare supplement insurance plan if you have a Medicare Advantage plan.

4 There are two ways to get drug coverage.

- You may add a standalone prescription drug plan (Part D) to Original Medicare.
- Or you may enroll in a Medicare Advantage plan that includes prescription drug coverage.
- Plans are offered by private insurance companies.

5 You may have many options.

- Medicare Advantage plans and prescription drug plans vary in terms of coverage and cost. Insurance companies may offer several plans where you live.
- Medicare supplement insurance plans are standardized and are the same nationwide, except in Minnesota, Wisconsin and Massachusetts.

6 Timing matters when you first enroll.

- Your Initial Enrollment Period (IEP) is your first chance to enroll in Medicare and choose the coverage you want. Your IEP is 7 months long. It includes your birthday month or the 25th month of getting disability benefits plus the 3 months before and 3 months after.

- You are automatically enrolled in Part A and Part B if you are receiving Social Security or Railroad Retirement Board benefits when you become eligible for Medicare. Otherwise you must enroll yourself.
- Medicare Part A, Part B and Part D may charge penalties if you sign up after your IEP ends, unless you qualify for a Special Enrollment Period.

7 It's wise to review your choices every year.

- Medicare Open Enrollment happens each year from October 15 to December 7. You may change your coverage choices during this time if you decide to.
- You may switch from one Medicare Advantage plan or prescription drug plan to another. You may also switch from Original Medicare to a Medicare Advantage plan, or vice versa.
- Changes go into effect on January 1.

8 You may enroll or make changes at other times.

- Medicare provides Special Enrollment Periods for qualifying life events. Examples include moving your primary residence or leaving an employer health plan.
- Visit Medicare.gov for a complete list of qualifying events.