

Medicare Made Clear™

10 Key Facts About Medicare

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1. **Original Medicare includes Part A and Part B**, and is provided by the federal government.
2. **Medicare Part D prescription drug coverage is available.** To get Part D, you have to add it on to Original Medicare as a stand-alone plan or enroll in a Medicare Advantage plan that includes Part D coverage. If you don't sign up when you become eligible at age 65, you may have to pay more if you enroll later.
3. **Your costs may be more than you think.** Original Medicare doesn't cover all your hospital and medical expenses.
4. **Medigap insurance, or Medicare supplement insurance plans, are offered by private insurance companies and help fill in some of the gaps in Medicare Parts A and B coverage.**
5. **Medicare Advantage plans are offered by private insurance companies and combine the coverage of Parts A, B and sometimes D, and offer other benefits.**
6. **Where you live makes a difference.** Original Medicare is the same everywhere across the United States. Availability of Medigap, Medicare Advantage and Part D plans varies by state and region. And with most Medicare plans, you still have to pay your Part B premium.
7. **If you have insurance from your job or retiree insurance from a former employer, you may be set.** Find out how your existing coverage fits with Medicare. You may still want to enroll in Original Medicare.
8. **Don't put off enrolling.** If you wait, you may have to pay more later and have fewer choices.
9. **You're not stuck with your choices forever.** You have the opportunity to change your Part C and D plans at least once a year, so it's a good idea to occasionally review your health care coverage and make sure it continues to meet your needs.
10. **Don't be afraid to ask for help.** You can get help reviewing your choices or, if you're on a limited income, you may get help paying for your Medicare plan costs.

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Additional information resources:

- Visit [Medicare.gov](https://www.Medicare.gov)
- Call **1-800-MEDICARE (1-800-633-4227)**,
TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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