



Making Medicare Easy...
by Medicare Mark!

FOR IMMEDIATE RELEASE

MEDICARE IS NOT A ONE SIZE FITS ALL... YOU HAVE CHOICES!

MEDICARE QUICK TIPS!

Medicare is not a one-size-fits-all program, which makes it critically important for you to understand what you need to know to make a wise choice.

Here are four key questions:

What is Medicare and what are my choices?

How do I choose?

How do I determine which plan is right for me?

Which carrier should I use?

What's Medicare?

Medicare is health insurance for people 65 or older, for people under 65 with certain disabilities, and for people of any age with End-Stage Renal Disease (ESRD), permanent kidney failure requiring dialysis or a kidney transplant.

If you're new to Medicare:

- Learn about your Medicare choices.
- There are 2 different ways to get your Medicare coverage.
- Find out how and when you can sign up.
- There may be penalties if you don't sign up when you're first eligible.
- If you have other health insurance, find out how it works with Medicare.

Turning 65:

You are eligible for Medicare at age 65.

Your Initial Enrollment Period (IEP) is seven months long. It includes the month you turn 65, the three months before and the three months after. It begins and ends a month earlier if your birthday is the first day of the month.



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Sign up early.

Coverage begins the first day of your 65th birthday month if your enrollment is completed during the first three months of your initial enrollment. Your coverage start date may be delayed if you sign up later.

There are two ways to get Medicare coverage:

You can choose **Original Medicare (Part A and Part B)** with the benefits provided by the federal government paired with a **Medigap/supplement plan** to cover the eight (8) gaps in coverage not covered by Parts A and B and with said benefits and coverage the same across the country. Why most favor a Medigap/supplement plan:

- **Keep or choose any doctor that accepts Medicare patients**
- **Most widely accepted insurance plan in the U.S.**
- **See any specialist without a referral.**
- **National coverage that travels with you anywhere in the U.S.**
- **Some offer low or no co-pays, and help with paying deductibles.**
- **Coverage is guaranteed for life.**
- **You can change your plan anytime of the year**

Or you can join a Medicare Advantage plan.

You will pay a share of your cost and what most find as drawbacks to a Medicare Advantage plan:

- **Restrictive Network of doctors & hospitals**
- **No national coverage**
- **Provider may leave the Network**
- **Your plan can be cancelled**
- **Co-payments to providers**
- **Required to follow strict rules to get coverage... (referrals for specialists, pre-authorizations)**
- **The insurance company sets the rules!**
- **The Health Plan decides what tests & procedures are approved for you.**
- **Higher Out-Of-Pocket costs (\$10,000+ per year)**

Neither Original Medicare nor Medicare Advantage plan will pay for everything.

You are responsible for monthly premiums as well as out-of-pocket costs which is deductibles, co-pays and coinsurance. Protection from high out of pocket cost is available.

Working past 65:

You still have an initial enrollment period.

You have Medicare decisions to make it even if you have coverage through your employer plan (yours or your working spouse) during your initial enrollment which happens when you turn 65 whether you continue to work or not.



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Medicare may work with employer coverage.

Many people with employer coverage enroll in just Part A during their initial enrollment period. Part A is premium free for most people, and it may provide additional hospital coverage.

Simply stated... here are your Medicare coverage choices.

Original Medicare with a Medicare supplement plan will help pay the out-of-pocket cost that Original Medicare doesn't covers.

Employer coverage

If you have group health coverage through an employer or union, because either you or your spouse is currently working, you may want to wait to enroll in Part B. This is because benefits based on current employment often provide coverage similar to Part B, so you would be paying for Part B before you need it, and your Medigap Open Enrollment Period might expire before a Medigap policy would be useful.

When the employer coverage ends, you will get a chance to enroll in Part B without a late enrollment penalty which means your Medigap Open Enrollment Period will start when you're ready to take advantage of it.

Become a Medicare Expert in 30 Minutes!

To learn the truth about Medicare so you are in the best position to find a solution that fits your unique needs and budget visit our Smart Medicare Model educational video at www.MedicareMark.org where you can watch a free comprehensive Medicare tutorial video which will teach you all of the most important and confusing parts of Medicare.