

# Medicare 101

Understanding the Basics

1. What is Medicare?  
.....
2. Who can get Medicare?  
.....
3. How much does it cost?  
.....
4. What does Medicare cover?  
.....
5. What is not covered?  
.....
6. Medicare Advantage Plans  
.....
7. Prescription Drug Plans  
.....
8. When can I enroll in Medicare?  
.....
9. Where do I go for help?

# Medicare Consists of 4 Main Parts:



# Part A

Covers hospital  
insurance



# Part B

Covers medical  
insurance  
(Like doctor visits)



# A

HOSPITAL

# B

MEDICAL

## Parts A & B are known as Original Medicare

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They are administered  
and provided by the  
federal government



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## Who can has access to **Medicare Coverage?**

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- People 65 or older
- People under 65 with certain disabilities
- Anyone with End-Stage Renal Disease

# How much does it cost?



- **No monthly premiums\*** for those with 10 years of tax paying credits.

\*Those with less than 10 years of tax paying credits can get Part A for a monthly premium



- Monthly premium set by Social Security based on income tax records using a 2-year look back (IRMAA)

# What is Covered by Original Medicare?





Medicare Parts **A** & **B** will pay only  
**80%** of your healthcare costs.

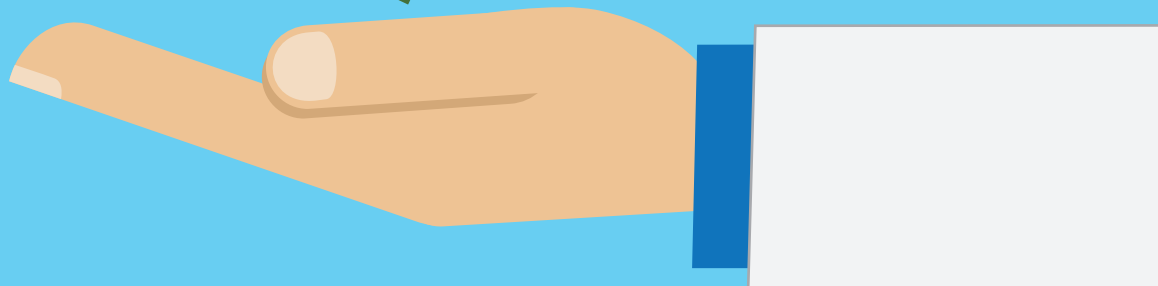


You are responsible for the  
**remaining 20%**

**You**



**The  
Doctor**



# What Services Does Part **A** Cover?

- Semi-private room
- Hospital meals
- Care on special hospital units
- Drugs, medical supplies as an inpatient
- Care to manage symptoms & control pain for the terminally ill
- Skilled healthcare for those who cannot leave their home
- Lab tests, X-rays & radiation treatment as an inpatient
- Rehabilitation services, such as physical therapy received through home health

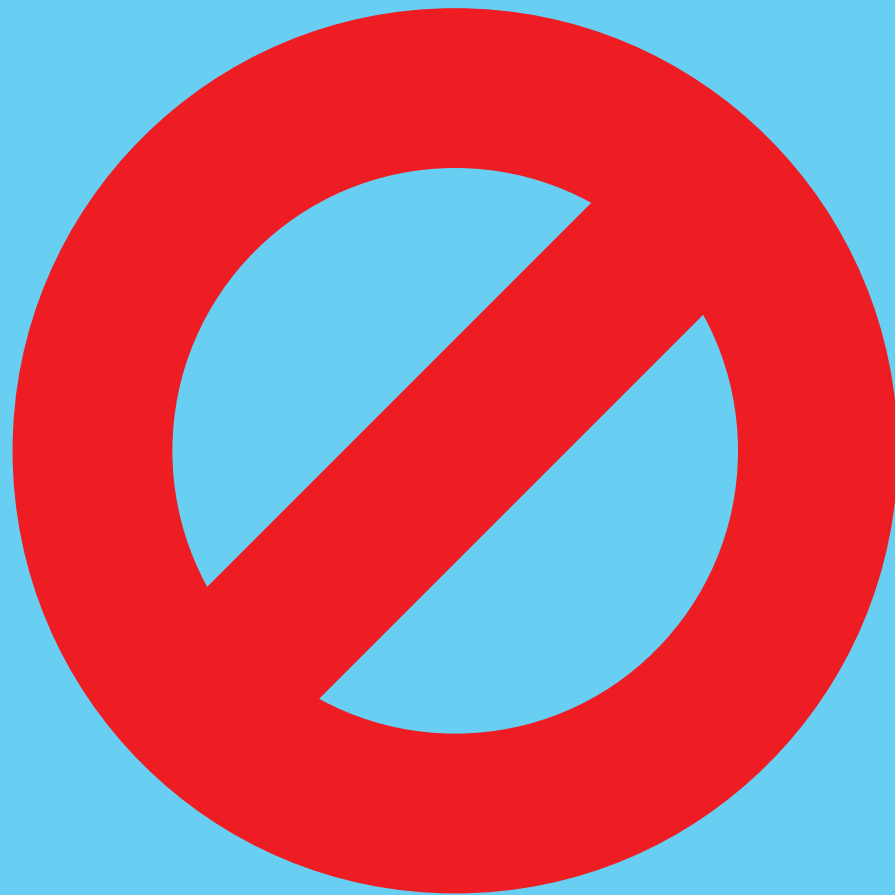


# What Services Does Part **B** Cover?

- Annual physical exam
- Preventative care such as flu or pneumonia shots
- Emergency room services
- Blood tests, urinalysis, etc.
- Some diagnostic screenings (colorectal, prostate cancer, and mammograms)
- Outpatient mental health care
- X-rays, MRIs, CT Scans etc.
- Durable medical equipment for use at home (oxygen, walkers wheelchairs, etc.)



So what is ***NOT*** Covered  
by Original Medicare?



# Services **NOT** Covered by Medicare



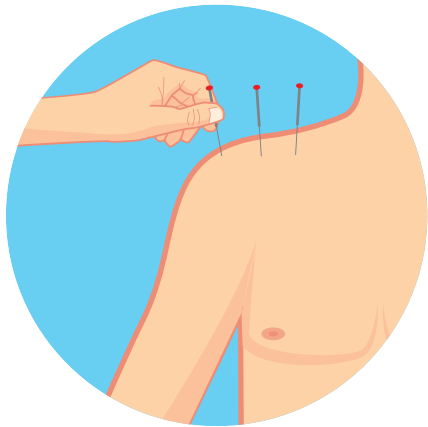
Hearing Tests



Routine Eye Care



Most Dental Care



Acupuncture



Routine Foot Care

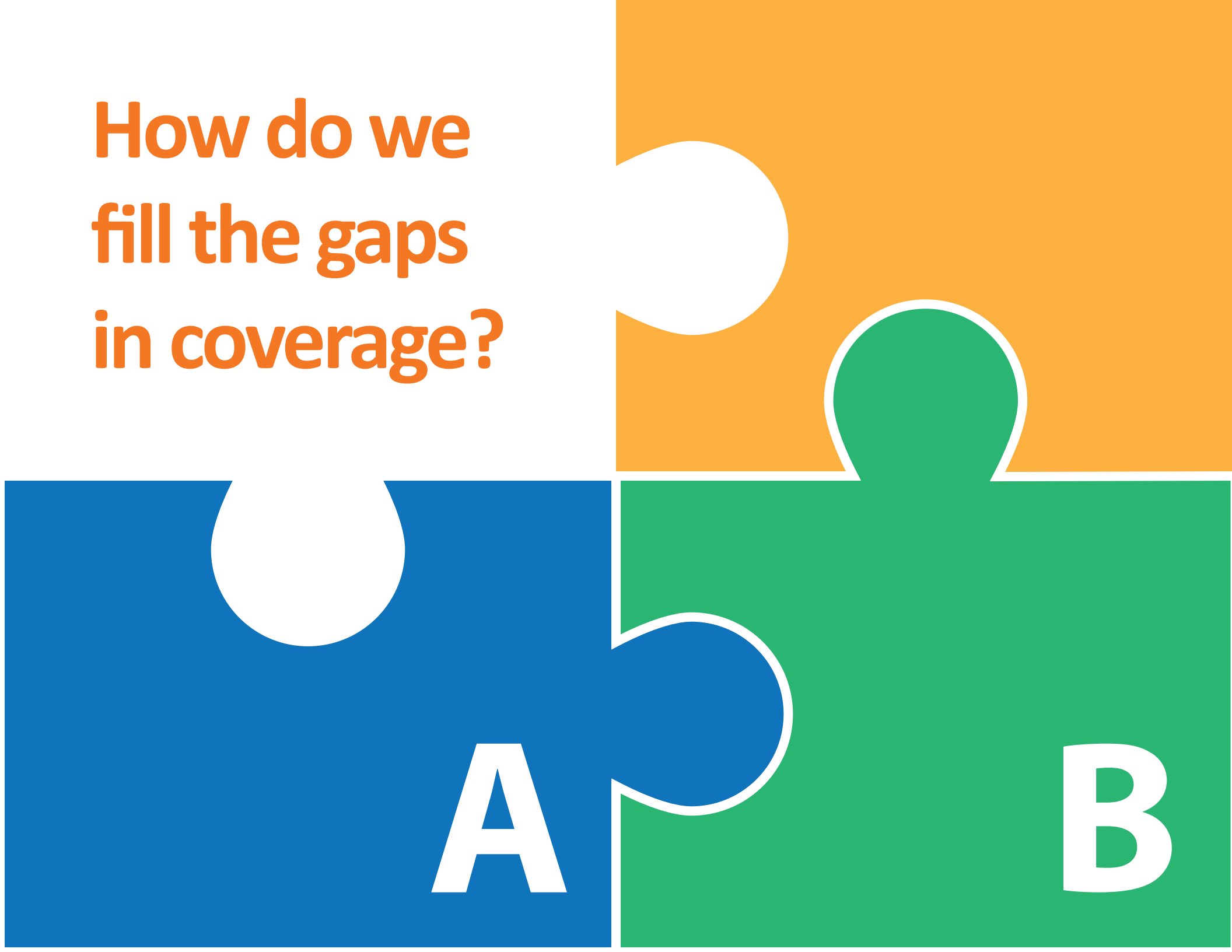


Foreign Travel  
Coverage

How do we  
fill the gaps  
in coverage?

A

B





## Part C: Medicare Advantage Plans

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- Administered by private insurance companies
- Combines **Parts A & B** and may offer **Part D** drug coverage
- Can include additional benefits such as vision, dental, hearing and fitness membership
- Helps cover costs including: deductibles, copays and coinsurance





## Part **D**: Prescription Drug Plans

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- Administered by private insurance companies
- Prescription drug coverage
- Typically paired with Medicare Supplement plans
- Each drug plan is unique with its own formulary and restrictions

# When Can I Enroll in Medicare?

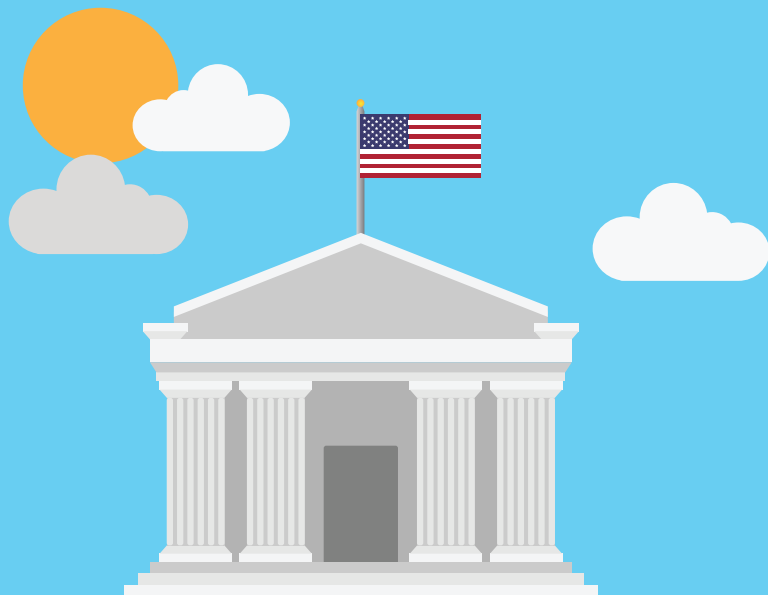
## Initial Enrollment Period

- Consumers have a 7-month window to enroll in **Parts A & B**
- This window includes the 3 months before their 65th birthday, the month of their 65th birthday and the 3 months following their 65th birthday.



7-Month Window

# Administered by The Government



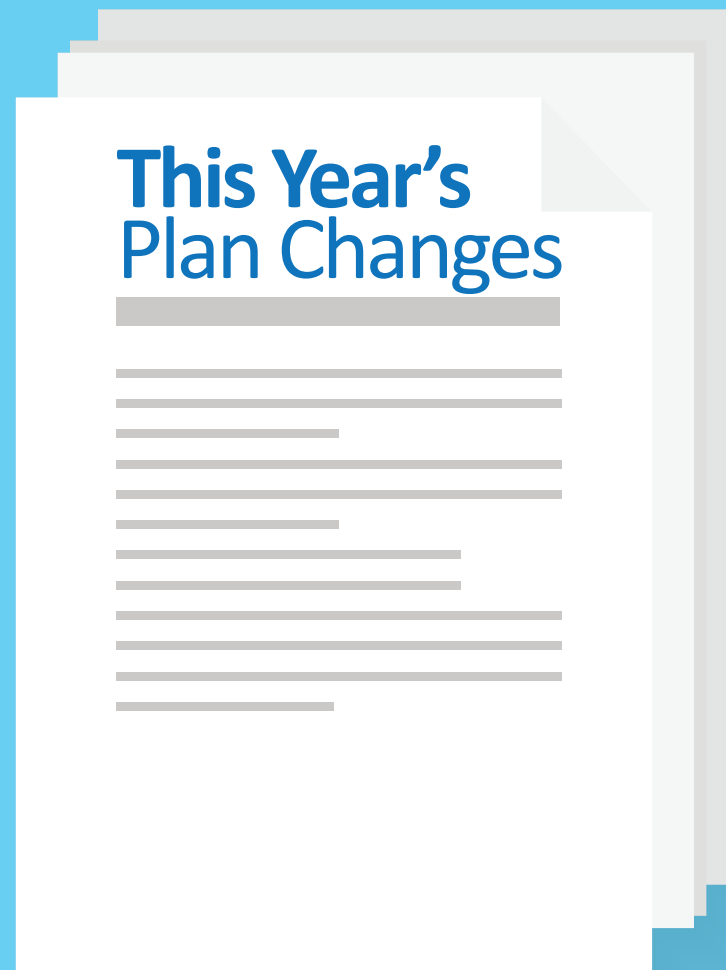
# Administered by Insurance Companies



Medicare Advantage and Prescription Drug plans are subject to change each year.

**My Senior Health Plan** is a **free service** that helps people find a health plan that fits their needs.

When your plan has changes, we will let you know and help you find a solution.



Have questions?  
Need more information?  
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with a licensed professional today!**

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