

Medicare

"Medicare helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care."

— Social Security Administration.



Eligibility and Enrollment

Most individuals become **eligible** for Medicare at **age 65**. Your **Initial Enrollment Period** lasts for seven months: beginning **three months before** your 65th birthday and ending **three months after**. Some people with disabilities are eligible before their 65th birthday.

Coverage Parts

Original Medicare includes **Part A** (Hospital Insurance) and **Part B** (Medical Insurance). **Part C**, or Medicare Advantage is an alternative to original Medicare, offered by private insurance companies. **Part D** is also available through private companies and offers prescription drug coverage.

Costs and Payments

Be aware of the **costs associated with Medicare** including premiums, deductibles, and copayments. **Other costs** include out-of-network charges, uncovered services like dental or vision care, and prescription **drugs not covered** by Part D.

Medicare Assistance

Explore **assistance programs** like **Medicare Savings Programs** and **Extra Help** for prescription drugs. If you have any **questions about Medicare**, contact the **State Health Insurance Assistance Program** (SHIP) at 800-803-7174 for personalized, unbiased guidance.

Maximize Medicare Benefits

To **maximize Medicare benefits**:

- **Review needs annually** to choose the best Medicare plan (Original Medicare, Advantage, or Part D).
- **Enroll on time** to avoid penalties and know Special Enrollment Periods for life changes.
- **Check prescription drug plans** (Part D) yearly for the best cost and coverage.
- **Use preventative services** covered by Medicare, like screenings and vaccines.