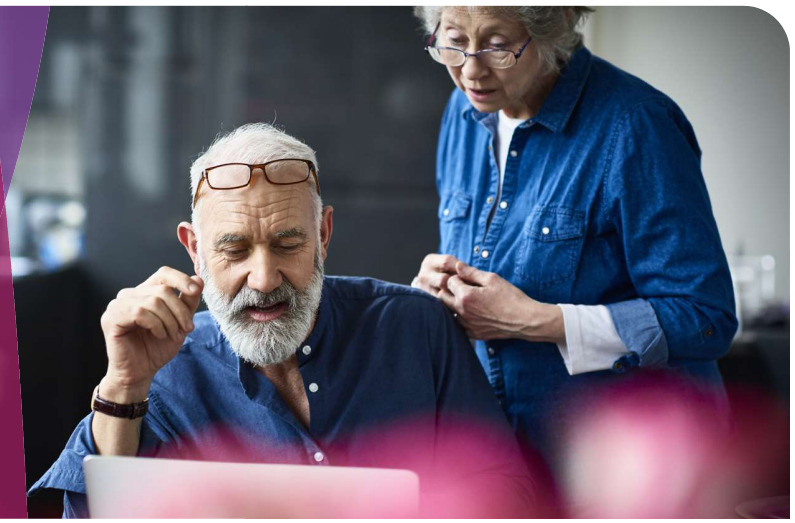
Medicare: What you should know



Medicare is a federal health insurance program primarily for individuals aged 65 and older. It can also cover certain younger people with disabilities receiving Social Security Disability Insurance, and those with end-stage renal disease. As people approach the age of 65, understanding Medicare becomes crucial for their healthcare needs. Here are important things to know about Medicare:

Parts of Medicare

Medicare is divided into four parts. Each part covers different services.

- **Part A (hospital insurance):** Covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care.
- **Part B (medical insurance):** Covers services from doctors, outpatient care, home health care, medical equipment, preventive services, and some vaccines.
- **Part C (Medicare Advantage):** Extra insurance purchased from private companies to help pay for costs not covered by Original Medicare.
- **Part D:** Helps cover the cost of prescription drugs, including vaccines. It can be obtained by joining a Medicare drug plan or a Medicare Advantage Plan with drug coverage. It's important to enroll in a Part D plan during the Initial Enrollment Period to avoid late enrollment penalties.

Medigap Plans

Also known as Medicare Supplement Insurance, these health insurance policies are offered by private companies to help cover costs not included in Original Medicare. It's important to note that Medigap plans are different from Medicare Advantage plans, as Medigap only supplements Original Medicare benefits while Medicare Advantage plans provide Medicare benefits directly

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Initial Enrollment Period

The Initial Enrollment Period (IEP) for Medicare starts three months before turning 65, includes the birth month, and extends three months after. It's important to enroll during this time to avoid penalties.

Coverage Gaps

Medicare doesn't cover all healthcare expenses, such as long-term care, dental care, vision care, and hearing aids. Supplemental insurance or out-of-pocket payments may be needed for these services.

Network Providers

With Original Medicare, individuals can see any doctor or provider that accepts Medicare. However, with Medicare Advantage plans, individuals may need to use network providers to receive full benefits.

Coverage Options

When enrolling in Medicare, individuals have the option to select their coverage type carefully as it can impact out-of-pocket costs and access to care. It's essential to understand the differences between Original Medicare, Medigap, and Medicare Advantage before deciding on how to receive benefits.

We're here to help you

Connect with Health Advocate to receive personalized assistance to understand Medicare, make informed decisions about your coverage decisions, and better manage healthcare costs.

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