



insurance.

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Medicare: Getting Started

If you're nearing retirement age or over 65 and still working, you may have questions about Medicare, a federal health insurance program. A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. Medicare health plans include all Medicare Advantage Plans, Medicare Cost Plans and Medicare Part D drug coverage.

Here is a closer look at the four types of Medicare:

- 1. Medicare Part A** helps cover inpatient care in hospitals, skilled nursing facilities, and hospice and home health care. Generally, there is no monthly premium if you qualify and paid Medicare taxes while working.
- 2. Medicare Part B** helps cover medical services like doctors' services, outpatient care and other medically necessary services that Part A doesn't cover. You need to enroll in Medicare Part B and pay a monthly premium determined by your income, along with a deductible.

Many people also purchase a supplemental insurance policy, such as a **Medigap plan**, to handle any Part A and B coverage gaps.

- 3. Medicare Advantage Plans**, also known as Medicare Part C, are combination plans managed by private insurance companies approved by Medicare. They typically are a combination of Part A, Part B and

To find Medicare plans in your area, call 800-MEDICARE or visit www.medicare.gov for more resources.

sometimes Part D coverage, but must cover medically necessary services. These plans have discretion to assign their own copays, deductibles and coinsurance.

- 4. Medicare Part D** is prescription drug coverage, and is available to everyone with Medicare. It is a separate plan provided by private Medicare-approved companies, and you must pay a monthly premium.

Getting Started

Medicare sends you a questionnaire about three months before you are entitled to Medicare coverage. Your answers to these questions, including whether you have group health insurance through an employer or family member, help Medicare set up your file and make sure your claims are paid correctly.

Coverage and Costs Change Yearly

Medicare health plans and prescription drug plans can change costs and coverage each year. Always review your plan materials for the coming year to make sure your plan will meet your needs for the following year. If you're satisfied that your current plan will meet your needs for next year, you don't need to do anything.

More Information

Visit www.medicare.gov to get detailed information about the Medicare health and prescription drug plans in your area, find participating health care providers and suppliers, get quality of care information and more.

What are my Medicare Coverage Choices?

There are two main ways to get your Medicare coverage—Original Medicare or a Medicare Advantage Plan. Use the following chart to help you decide how you want to get your coverage.

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step 1

How do you want to get your coverage?

Original Medicare

or

Medicare Advantage Plan

Part A
Hospital Insurance

Part C
Combines Part A, Part B, and usually Part D

Part B
Medical Insurance

step 2

Do you need to add drug coverage?

Part D
Prescription Drug Coverage

Part D
Prescription Drug Coverage

Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.

step 3

Do you need to add supplemental coverage?

Medicare Supplement Insurance
(Medigap policy)

If you join a Medicare Advantage Plan, you can't use and can't be sold a Medicare Supplement Insurance (Medigap) policy.