

## What questions should I ask when considering which plan to enroll in?

The following questions may help you decide which plan is best for you.

### Can I keep my doctor if I enroll in Medicare?

If you enroll in Medicare Part B and your doctor does not accept Medicare, you would be responsible for the bill. Doctors may take an employer plan but may not take Medicare.

### Am I taking prescription drugs?

Part D plans and Medicare Advantage plans have formularies (lists of covered drugs). The drugs on these lists vary and change year to year. A review of the formularies would be needed to determine the best plan for you. A NAHU professional can assist you with this.

### Do I plan to travel inside or outside the United States?

Medicare does not cover a person outside the country. Some supplements and Medicare Advantage plans cover a person for worldwide emergencies.

### What if I am still working?

As you approach your 65th birthday, it is important to review your Medicare options. Please use the chart below to assist you with your next steps. These are general rules; however, each person is different. A NAHU professional will help you with your specific situation at no cost to you.

If you are:	Then:
Covered on employer plan w/ a company that has MORE than 20 employees	<ul style="list-style-type: none"> <li>You have the OPTION to remain on Group Health Plan as Primary coverage</li> <li>You do NOT have to sign up for Medicare</li> </ul>
Covered on employer plan w/ a company that has FEWER than 20 employees	<ul style="list-style-type: none"> <li>You MAY NEED to sign up for Medicare Part A and Part B</li> <li>Medicare is Primary coverage for groups w/ less than 20 employees</li> </ul>
65 or older and enrolled in Cobra Coverage	<ul style="list-style-type: none"> <li>It's RECOMMENDED that you enroll in Medicare Part A and Part B</li> <li>Medicare is Primary coverage</li> </ul>

## What does Medicare cost?

Costs for Medicare vary from year to year. Generally, you will need to pay a Part A deductible, Part B premium and Part B deductible. Most people don't pay a premium for Part A since they have paid into the system during their working years.

Part D also has a monthly premium, as do Medicare Supplement plans. Medicare Advantage plans often have low or zero premiums, which vary by plan type and geography, and often include prescription drug coverage at no extra cost.

## Can I qualify for extra help?

People with limited income and resources may qualify for Extra Help programs that pay the Part D Medicare premium and/or lower the costs of Medicare prescription drug coverage. You can get more information about assistance by going to a Social Security office, calling 1-800-772-1213, visiting [www.ssa.gov](http://www.ssa.gov) or talking to your licensed insurance agent.



## Have more questions?

### Talk to a professional

Many NAHU members specialize in helping people secure coverage through Medicare that suits their individual needs and budget.

NAHU members are highly trained insurance professionals dedicated to serving their clients' long-term interests. They are licensed and regulated by state insurance departments.

The National Association of Health Underwriters has trained and certified Medicare professionals ready to help you review your choices and make an informed decision. There is no fee for their service. To find one in your area, visit [www.nahu.org](http://www.nahu.org).

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# QUESTIONS ABOUT MEDICARE?

## What You Need to Know



## What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain people with disabilities under age 65 and people with End-Stage Renal Disease or Lou Gehrig's Disease. The program helps with the cost of health care but does not cover all medical expenses or the cost of long-term care. Medicare has four Parts: Part A, Part B, Part C and Part D.

## Who is eligible?

In general, individuals who are U.S. citizens, who are 65 years old and who have worked at least 10 years in this country or individuals deemed disabled for 24 months may be eligible for Original Medicare Part A at no cost and Part B by paying a premium based on income.

## How do I enroll in Medicare?

An individual can enroll in Medicare at a Social Security office, by calling Social Security (800-772-1213) or online at [www.Medicare.gov](http://www.Medicare.gov). There are specific timeframes involved when enrolling. Consult with a NAHU professional about these enrollment periods.

## Why is it important to enroll?

There are regulations surrounding enrolling in Medicare that can result in a financial penalty. If you are working, you may or may not need to enroll in Part A and/or Part B. Other regulations involve COBRA, HSA health plans, creditable and non-creditable plans and other types of plans. A NAHU professional can help you understand whether you need to enroll in Medicare. If you are working, a NAHU professional can compare your current plan to Medicare to determine which plan best meets your needs.

## What are the four parts of Medicare?

There are four parts that make up Medicare: Part A, Part B, Part C and Part D.

### Part A

Part A covers inpatient hospital expenses, skilled nursing care, hospice and some home health care costs.

### Part B

Part B covers medically necessary doctor visits, outpatient surgery, physical therapy, home care and medical equipment.

### Part C

Part C, also known as Medicare Advantage, provides the same coverage as Part A, Part B and often Part D, but coverage is provided by private health insurance carriers that have a contract with Medicare.

Medicare Advantage plans may have no or low monthly premiums, copays and annual out-of-pocket maximums to protect a person from catastrophic illness. These plans can include more benefits than Original Medicare (Part A and Part B). Additional benefits may include coverage for prescriptions, a comprehensive physical, dental, vision, routine foot care and gym memberships.

### Part D

Part D provides outpatient prescription drug coverage. Plans can be purchased on a standalone basis or be included in a Medicare Advantage plan. Plans vary in price, copays and the drugs included on their formulary (prescription drug list).

## ORIGINAL MEDICARE

### Part A

(hospital coverage)

### Part B

(doctor and outpatient coverage)

+

### Part D (optional)

(prescription drug coverage)

+

### Medicare Supplement Insurance (optional)

(Medigap)

OR

## MEDICARE ADVANTAGE

### Part C or Medicare Advantage

(combines Part A, Part B and usually Part D)



## What is Medicare Supplement (Medigap)?

Medicare Supplement, or Medigap, plans cover the "gaps" in Original Medicare (Part A and Part B). These gaps include items like copayments, coinsurance and deductibles. Medicare Supplement plans are provided by private insurance companies.

## What is Medicare Advantage?

Medicare Advantage is offered through private insurance plans. Its popularity comes from low or no premiums and a cap on total out-of-pocket expenses. Medicare Advantage plans may include drug coverage and additional benefits not covered by Original Medicare. These plans have copays and possibly other costs.