

# Medicare

Enrolling in Medicare can be overwhelming, with complex choices and confusing deadlines to navigate

## What is Medicare?

Medicare is a federal health insurance program for people aged 65+ or those with certain disabilities. It consists of four parts: Part A (hospital), Part B (medical), Part C (Advantage), and Part D (prescription drugs).

## When should I enroll in Medicare?

You should enroll during your Initial Enrollment Period, which starts three months before you turn 65 and lasts seven months. Delaying enrollment could result in penalties or gaps in coverage.

## What does Medicare Part A cover?

Part A covers inpatient hospital stays, skilled nursing facility care, hospice, and some home health services. Most people don't pay a premium for Part A if they've worked and paid Medicare taxes.

## What does Medicare Part B cover?

Part B covers outpatient services, including doctor visits, preventive care, durable medical equipment, and some mental health services. Part B requires a monthly premium, which can vary based on income.

## What is Medicare Part C (Medicare Advantage)?

Medicare Part C, or Medicare Advantage, combines Part A, Part B, and usually Part D into one plan. It's offered by private insurers and often includes additional benefits like vision, dental, and wellness programs.

## What is Medicare Part D?

Part D provides prescription drug coverage. You can add it to Original Medicare (Parts A and B) or get it through a Medicare Advantage plan. Premiums and coverage vary depending on the plan.

## What happens if I don't sign up for Medicare when I'm first eligible?

If you miss your Initial Enrollment Period, you may face a late enrollment penalty, and you could experience a delay in coverage. The penalty can apply for as long as you have Medicare.

## What is the difference between Original Medicare and Medicare Advantage?

Original Medicare (Parts A and B) covers hospital and medical services directly through the government, while Medicare Advantage (Part C) is a private plan that often includes additional benefits like drug coverage.

## Are my prescriptions covered by Medicare?

Medicare does not automatically cover most prescription drugs under Original Medicare. You'll need to enroll in a Part D plan or choose a Medicare Advantage plan that includes drug coverage.

