



7 Key Medicare Questions
that Every One
Must Know

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To help you prepare for enrolling in Medicare with confidence, here are answers to some of the most common Medicare questions people ask. Also, be aware that the federal government has made recent changes to Medicare coverage as it relates to COVID-19: For more details, visit [Medicare.gov](https://www.Medicare.gov)

Why is Medicare important?

Medicare guarantees affordable health insurance. Before Medicare, almost 1 in 2 older Americans had no health insurance and faced a bleak future if they got seriously ill. Their choices often included wiping out their savings, taking money from their children, seeking welfare or doing without care.

Medicare delivers a guaranteed level of coverage to people who might not otherwise be able to afford it. And it helps insulate beneficiaries from rising health care costs. People enrolled in the program may still pay thousands of dollars a year for health care, but their access to health care is vastly better than before the program existed.

What is Medicare?

The Centers for Medicare and Medicaid Services are the official federal organizations responsible for Medicare. They describe Medicare as a federal health insurance program for:

- People age 65 and older
- Certain younger people with disabilities
- People with End-Stage Renal Disease (ESRD), which is permanent kidney failure that requires dialysis or a kidney transplant

What are my options?

- Traditional Medicare + Part D
- Traditional Medicare + Medicare Supplement (also known as Medigap) + Part D
- Medicare Advantage (also known as Part C)
- Retiree Medicare plan offered by your former Employer that fulfills Medicare requirements

What Is The Process Like To Enroll Into A Private Insurance Plan Although?

**There Can Be Multiple Scenarios Depending On Your Circumstances...
Most People Will Follow A Process Like Below**

- 1.) **ENROLLMENT** into Original Medicare in person or online at www.ssa.gov 3 months before you turn 65
- 2.) **DECIDE** if you need Additional Coverage with either a Medicare Advantage Plan (includes Part D) Medicare Supplement (also known as Medigap) + Part D Part D option only
- 3.) **ENROLL** in additional coverage option with a private insurance carrier through a state licensed professional such as a Coverage2Care agent



What do Medicare Plans Cost?

Option 1: Traditional Medicare (\$144.60) + Part D (varies on plan)

Option 2: Medicare Supplement/Medigap Option; Traditional Medicare (\$144.60) + Medicare Supplement/Medigap plan (varies on plan) + Part D (varies on plan)

Option 3: Medicare Advantage (Part C) Option; Traditional Medicare (\$144.60) + Medicare Advantage (Part C) premium varies on plan



Which plan is right for me?

COMPARE THE COVERAGE.

Quick Check on the differences between Medicare Advantage, Medicare Supplement and Original Medicare.

Benefits and Features	Medicare Advantage*	Medicare Supplement (Medigap)*	Original Medicare
Helps pay for hospital stays	✓	✓	✓
Helps pay for some medical care, like doctor visits	✓	✓	✓
Helps pay for preventive services, like flu shots	✓	✓	✓
Helps pay for prescription drugs	✓	No coverage**	No coverage
Routine vision coverage	✓	Varies by plan	No coverage
Routine hearing exam and hearing aid coverage Varies by plan No coverage	✓	Varies by plan	No coverage
Limits your annual out-of-pocket costs	✓	✓	No Protection

*Benefits vary by plan.

**Requires purchase of a stand-alone prescription drug plan.

For more detailed information
visit www.coverage2care.com or call Coverage2Care at **210-201-5800**



Where can I go for more help?

Additional information and other useful resources available to you Coverage2Care Website Detailed explanations on Medicare information. Find out more at coverage2care.com.

Medicare Helpline

For questions about Medicare and detailed information about plans and policies available in your area, visit Medicare.gov or call Medicare at 1-800-633-4227, TTY 1-877-486-2048, 24 hours a day, 7 days a week.

Medicare & You

Official Medicare handbook for Medicare programs, updated each year. You can download a copy at Medicare.gov or call the Medicare Helpline to request a copy.

Social Security

Social Security Administration Get answers to questions about Medicare eligibility and enrollment, Social Security retirement benefits or disability benefits. You can also ask about your eligibility for financial help. Call 1-800-772-1213, TTY 1 800 325 0778, 7 a.m. – 7 p.m., Monday–Friday. Or go to SSA.gov.

Administration on Aging Eldercare locator

For help in finding local, state and community based organizations that serve older adults and their caregivers in your area, call 1-800-677-1116, TTY 711, 9 a.m. – 8 p.m. ET, Monday–Friday. Or go to Eldercare.gov.

State Resources

Your state's Medical Assistance or Medicaid office To learn whether you're eligible for financial help with the costs of Medicare, call your state's Medical Assistance or Medicaid office. They can answer questions about programs like PACE (Program of All Inclusive Care for the Elderly) and the Medicare Savings Program.

You can also call the Medicare Helpline and ask the operator for the telephone number for your state's Medical Assistance or Medicaid office.

Your State Health Insurance Assistance Program (SHIP)

Your State Health Insurance Assistance Program offers free counseling and can help with questions about buying insurance, choosing a health plan and your rights and protection under Medicare. In some states, this program is called the Health Insurance Counseling and Advocacy Program (HICAP). Go to shiptacenter.org.

For more detailed information visit www.coverage2care.com or call Coverage2Care at 210-201-5800

Additional information and other useful resources available to you at the Coverage2Care Website. Find out more at www.coverage2care.com

Your Next Steps

Having the right Medicare coverage is a key part of your retirement plan - along with your overall health and wellness.

Among the many factors to consider in your Medicare decision: health status, cost, coverage, amount of travel you plan to do, and access to existing or preferred doctors and hospitals.

Consider working with a Coverage2Care Licensed Agent to explore your options. We specialize in educating you about your Medicare options so you can feel confident about your choice.

Why Coverage2Care

It is important to know that you know you can have an advocate to assist you through the whole process such as a Coverage2Care agent. An experienced state licensed agent will be able to help you since they have worked with 100's of similar cases and unique circumstances that may be beneficial for you as you go through the Medicare process.

For more detailed information visit www.coverage2care.com or call Coverage2Care at 210-201-5800

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