

Medicare Frequently Asked Questions

What is Medicare?

Medicare is the federal health insurance program for:

- People who are 65 or older
- Certain younger people with disabilities
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD)

What is Original Medicare?

Traditional Medicare is also called Original Medicare or “Fee-For-Service” Medicare. This federal program starts with Part A hospital insurance and Part B medical insurance (for most people).

What are the different parts of Medicare?

Part A (Hospital Insurance)

This helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care. Part A is premium-free for most people, but beneficiaries pay costs through deductibles, co-insurance, and co-pays.

Part B (Medical Insurance)

This helps pay for doctor services and many outpatient medical services and supplies. Part B is technically optional because most beneficiaries must pay a monthly premium; it comes with an annual deductible, plus a 20 percent co-insurance. If you want a Medigap supplement or a Medicare Advantage plan to help pay your share of the cost, you must have both Parts A and B.

Part D (Prescription drug coverage)

Helps cover the cost of prescription drugs (including many recommended shots or vaccines).

What is Medicare Advantage?

Instead of getting your Medicare benefits through the original Medicare, you can get them through a private insurance company's Medicare Advantage (MA) plan. These plans combine all your Medicare-covered Part A and Part B benefits in a single package and can include prescription drug coverage (Part D). You must have Parts A and B before you can enroll in a Medicare

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Advantage plan. Medicare Advantage plan members pay a premium for Part B and may pay an additional premium for the Medicare Advantage plan as well as co-pays or co-insurance for medical services. Medicare Advantage plans are not the same as Medicare supplements (Medigaps), which work only with Original Medicare.

When and how do I enroll in Medicare?

If you are turning 65 and have already applied for or are already receiving Social Security or Railroad Retirement Board benefits, you should get a Medicare card and packet in the mail three months before your 65th birth month.

If you have **not applied** for Social Security benefits, you need to contact Social Security during your *initial enrollment period* to sign up for Medicare, unless you are covered by active employer group health insurance. If you have current employer group health benefits through your own or your spouse's active work, you can delay enrolling in Medicare without penalty.

To apply for Medicare if you are not receiving a Social Security or Railroad Retirement benefit:

- Call Social Security at 800-772-1213 (toll-free). Always keep a record of the date, time, and name of the service representative, and take careful notes. You may have to call ahead to set up an appointment with Social Security. You can also set up an appointment at a local Social Security field office if you would like to apply in person
- Online Medicare enrollment is also available at [socialsecurity.gov](https://www.socialsecurity.gov)

Your **initial enrollment period** is the seven months surrounding your 65th birthday. In this period, you can enroll in Parts A, B, C, and D. Your seven months are:

- The three months before your birth month: Medicare coverage starts the first day of your birth month
- The month of your 65th birthday: Medicare coverage starts the first day of the following month
- The three months following your 65th birth month: Medicare coverage starts the first day of the following month

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Note: If your birthday falls on the first day of a month, you start Medicare a month early. Example: If your birthday is Jan. 1, you can start Medicare on Dec. 1 and your initial seven-month enrollment period is September – March.

If you are under 65 and receive Medicare due to a disability (Social Security Disability Insurance, SSDI), your Parts A and B automatically start in your 25th month of disability income.

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