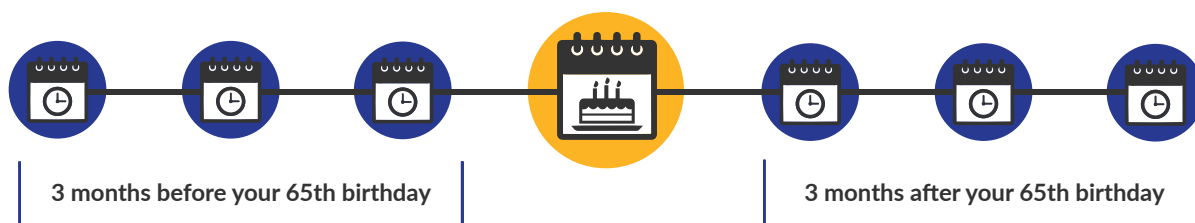


The Ultimate Guide to Medicare Enrollment & Your 65th Birthday



If you're turning 65, it's time to start exploring the confusing world of Medicare! We get it - healthcare can be overwhelming. Our brief guide can help you understand the different ways and times to enroll in Medicare and can keep you on track as you approach your 65th birthday.

When is my 7-Month Initial Enrollment Period?



I'm turning 65 and...

I'm retired.

- If you receive Social Security, you'll be automatically enrolled in Part A and B.
- If you do not receive Social Security, you need to enroll in Part A and B yourself.
- You must enroll during your Initial Enrollment Period to avoid any late-enrollment penalties.

I have Railroad Retirement Benefits.

- If you are currently receiving benefits, you will be automatically enrolled in Part A and B.
- If you have collected benefits in the past, but are no longer receiving benefits, contact RRB to enroll in Medicare.

I'm covered through my spouse.

- Have your spouse contact HR to determine if coverage will continue.
- If coverage continues, you can defer enrollment in Part A and B.

I'm still working.

- You should still enroll in Part A because it's premium-free if you have worked and paid Medicare taxes for 10 years.
- If your employer has more than 20 employees, you can defer enrollment. If your employer has less than 20 employees, you still need to enroll in Part B to avoid a late-enrollment penalty.
- Confirm your employer's prescription coverage meets Medicare's credibility requirements. If it does not, you can purchase a Part D plan.

I am a veteran.

- If you have VA coverage when you turn 65, you are not required to enroll in Part A or B. However, you may still want to for additional coverage.

I have COBRA.

- COBRA coverage generally ends when you enroll in Medicare.
- Enroll in Part A and B during your Initial Enrollment Period to avoid a late-enrollment fee.

Steps to Medicare Enrollment



Step 1: Basic Research

- Learn the basics of Original Medicare, Medicare Advantage, Medicare Supplements, and Part D.
 - Pro tip: All of this information is on our website: www.medicareplanfinder.com
- Contact your doctors to see if they accept Medicare.
- Learn how your current coverage works with Medicare.

Step 2: Organize Health Information

- Create a list of all prescriptions including dosages and current costs
- Organize the following information:
 - Social Security number
 - Other insurance plans and policy numbers
 - Health providers names, phone numbers, and addresses

Step 3: Meet with Licensed Agent

- Schedule an appointment with a licensed agent to discuss Part D, Medicare Advantage, and Medicare Supplement plans. Be sure to ask questions like:
 - Will I have to choose hospital and healthcare providers from a specific network? Are my current doctors and providers in the network?
 - Which specialists, hospitals, home health agencies, and skilled nursing facilities are in the network?
 - Will the plan provide coverage outside of my local area?
 - How much will my prescriptions cost?
 - Are there extra benefits included like hearing, dental, or vision coverage, OTC pharmacy allowance, or non-emergency transportation?
- Calculate monthly and yearly costs:
 - Premiums
 - Deductibles
 - Copays/Coinsurance

Questions?



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<https://www.nivanophysicians.com/>



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866-674-3959