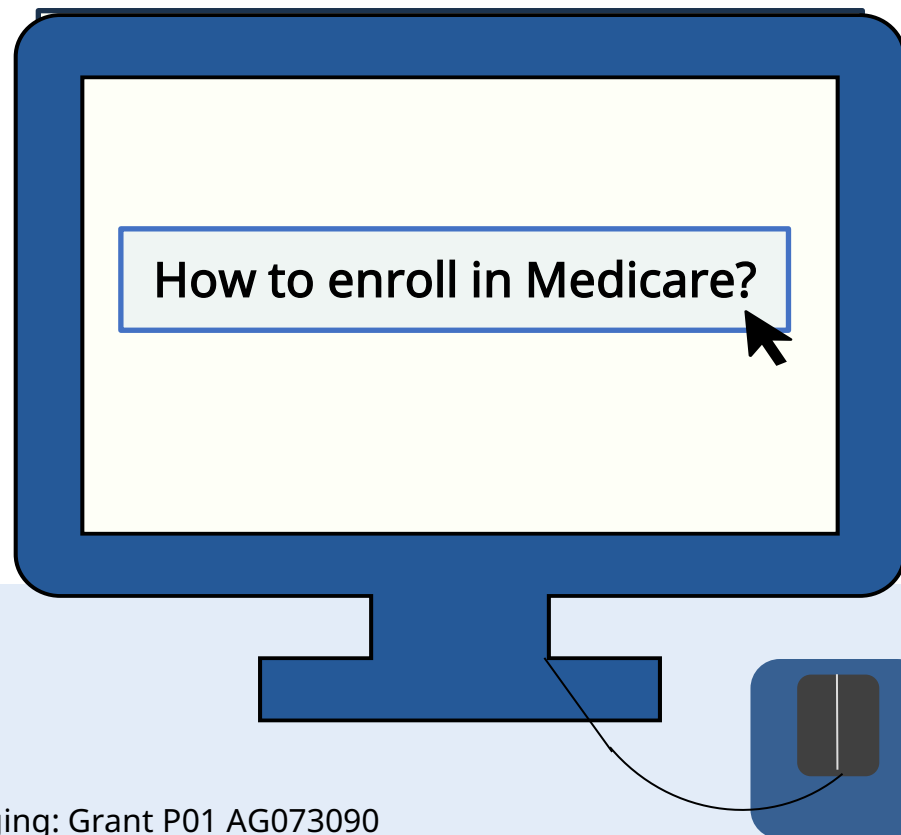


Exploring Medicare



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Overview

- This guide offers suggestions to help you enroll in Medicare and choose basic options.
- The guide is organized according to a person's current status and issues that need to be addressed.

How To Use

- If this is your first time using this guide, start from Page 1.
- Follow the arrows between boxes according to your status and preferences.
- This will lead you to discover what Medicare options you can enroll in.
- Try repeating the process and making different choices to explore more possibilities.
- If you become familiar enough with the guide, you can refer to the [Table of Contents](#) to start from other pages than Page 1.

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Quick Facts

- Contact your local SHIP office or Medicare for any questions.
- Be aware that sometimes information changes and exceptions can apply.
- Original Medicare includes Part A (hospital insurance that helps pay for inpatient services) and Part B (medical insurance that helps pay for medically necessary services and preventive services).
- The Initial Enrollment Period is generally 3 months before and up to 3 months after turning 65.
- Late Enrollment Penalties
 - Part A: Only for those who need to purchase Part A. Penalty not permanent.
 - Part B: Need to pay late enrollment penalty as long as you have Part B.
 - Part D: Need to pay late enrollment penalty as long as you have Part D.
- If you are 65 and still have employer insurance, check with your employer's human resources department about your coverage.

Part A: Hospital Insurance

- Covers inpatient services such as hospital stays
- Premium-free for most people

Part B: Medical Insurance

- Covers outpatient services such as going to the doctor's office
- Requires a monthly premium

Part C: Medicare Advantage

- Alternative to Original Medicare (Parts A and B) provided by private companies
- May include dental, hearing, vision coverage
- Monthly premiums vary by plans

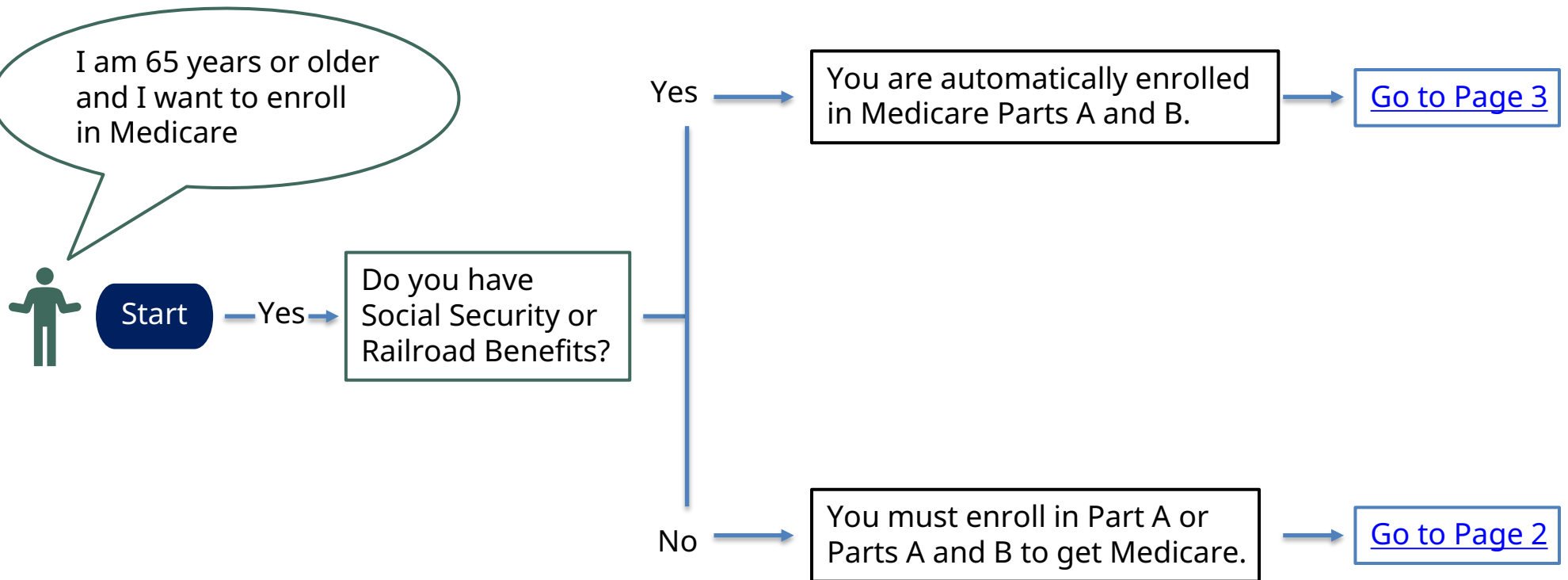
Part D: Prescription Drugs

- Covers most prescription drugs
- Provided by private companies
- Monthly premiums vary by plans

Medigap

- Supplemental plans that cover the costs that Original Medicare partially paid for
- Provided by private companies
- Monthly premiums vary by plans

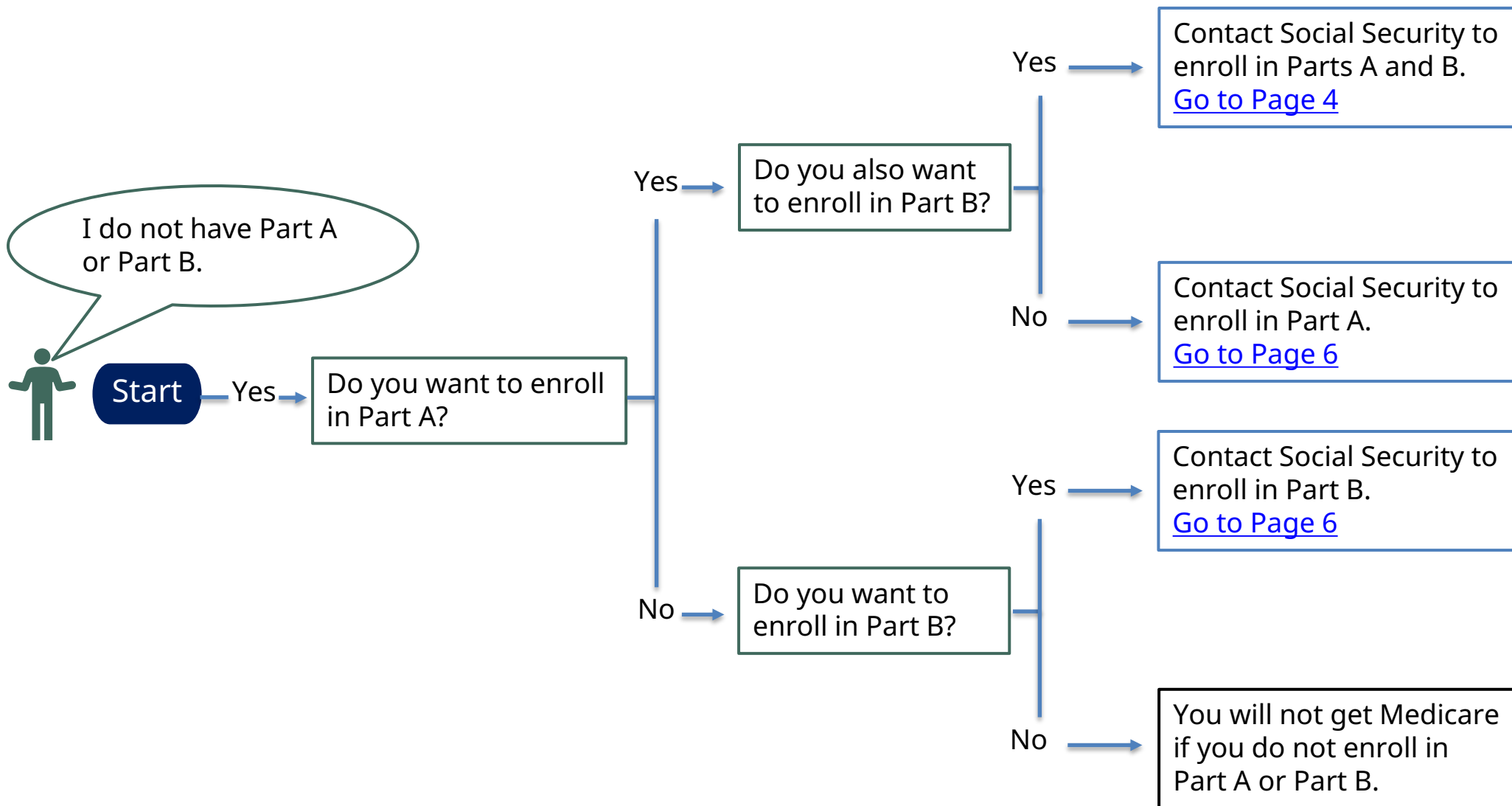
I am 65 years or older and I want to enroll in Medicare



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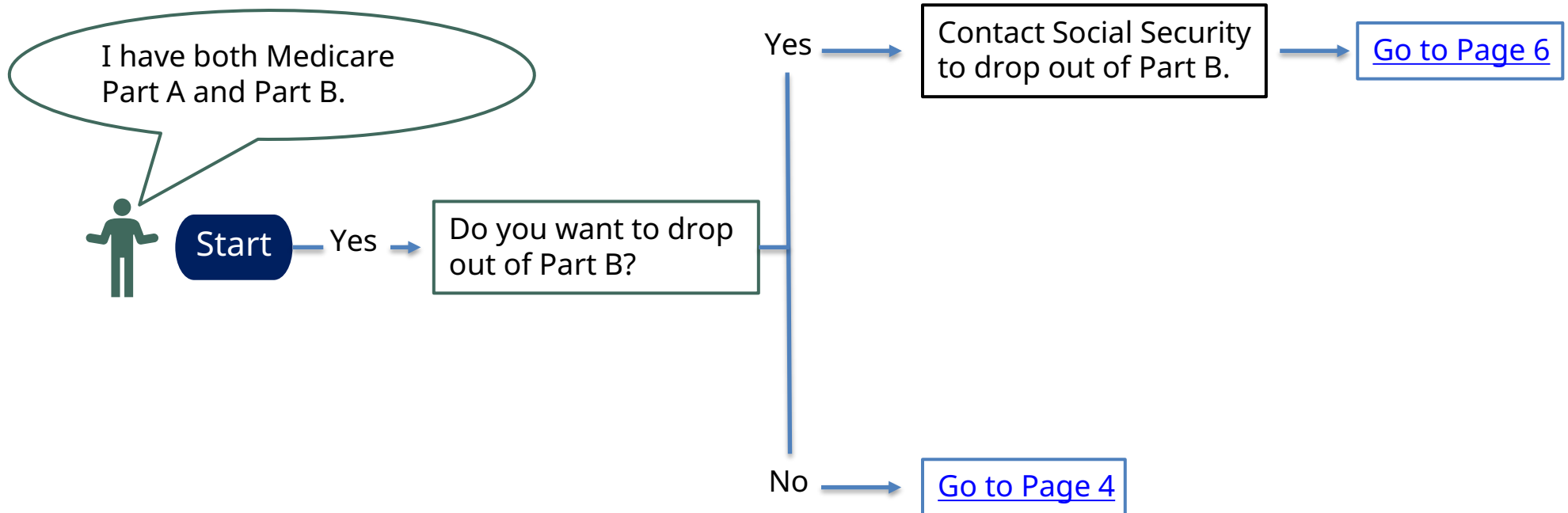
I do not have Part A or Part B



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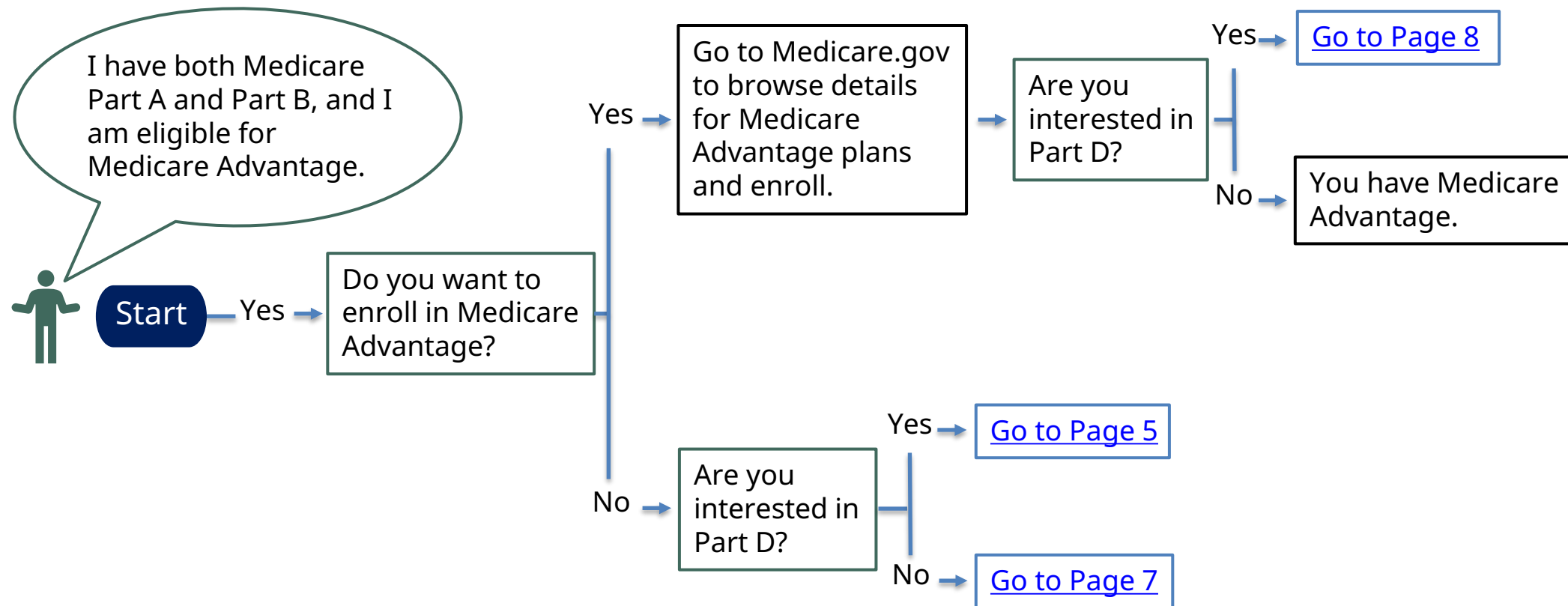
I have both Medicare Part A and Part B



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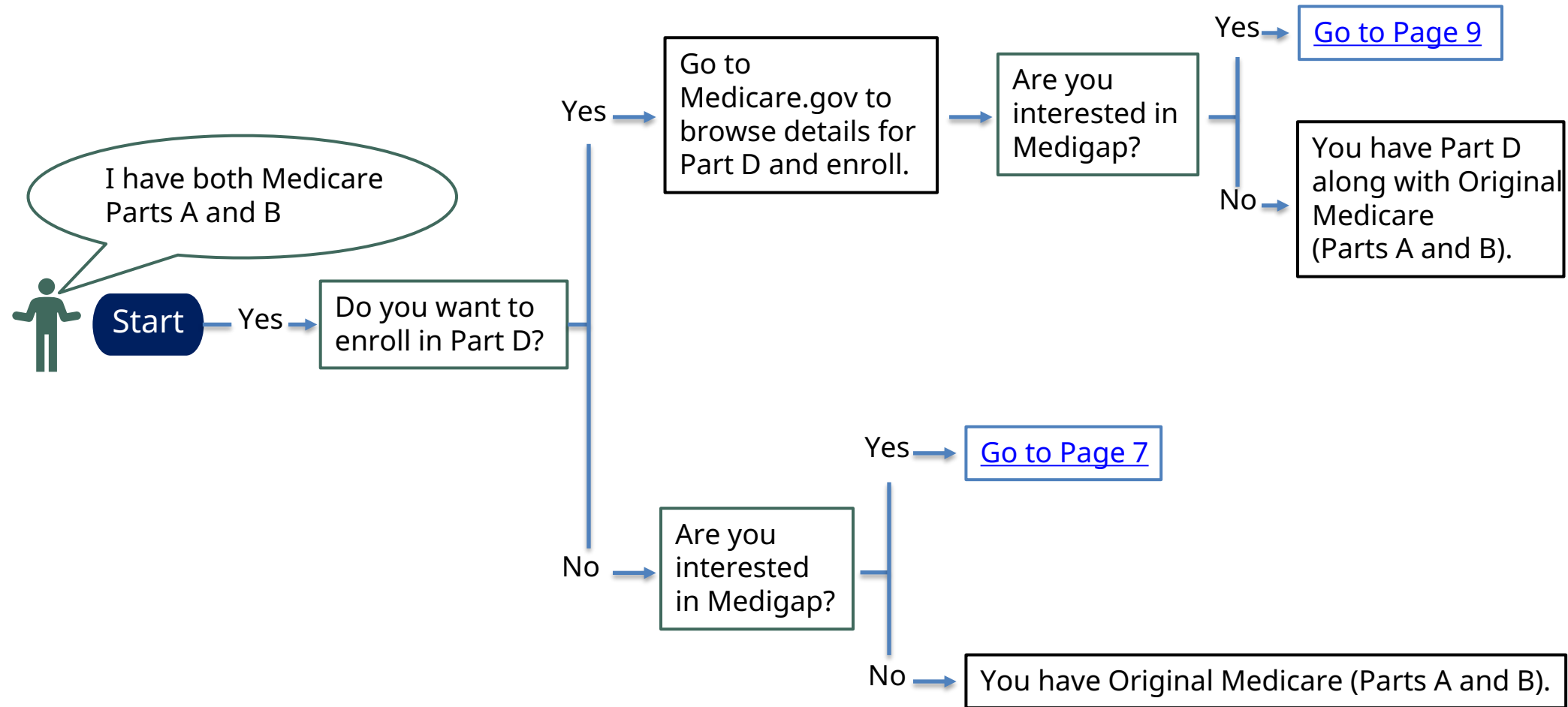
I have both Medicare Part A and Part B, and I am eligible for Medicare Advantage



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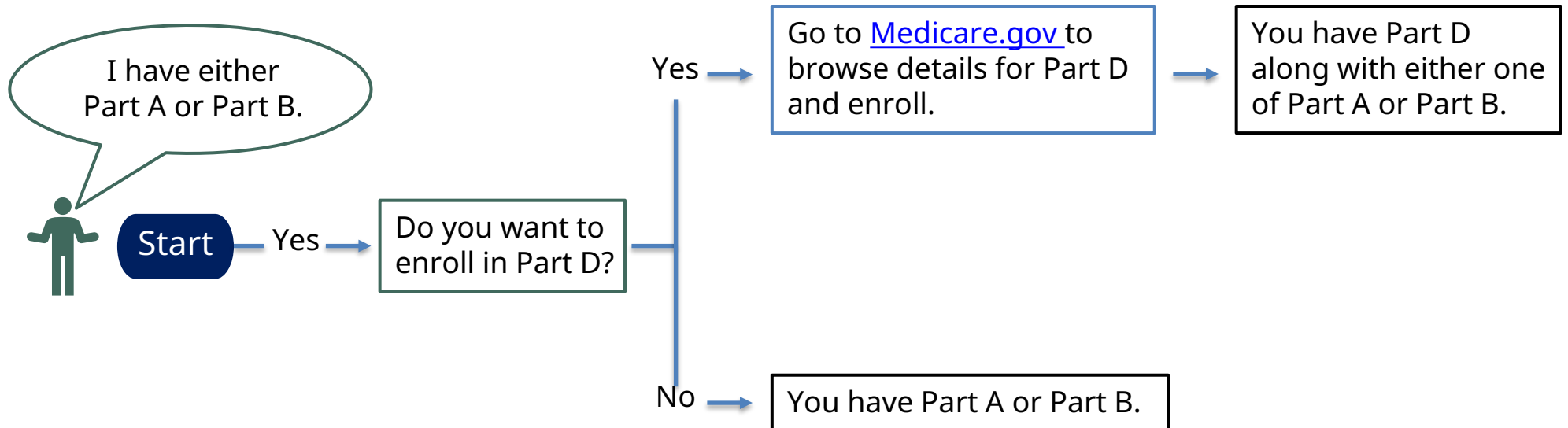
I have both Medicare Parts A and B



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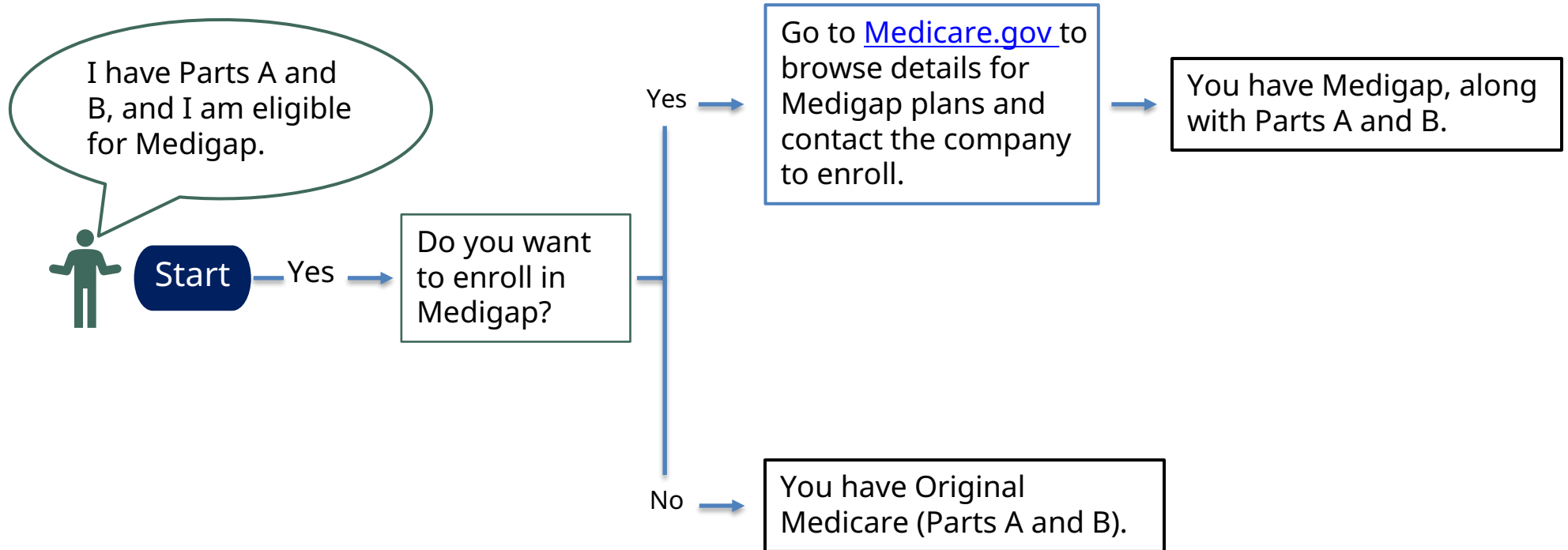
I have either Part A or Part B



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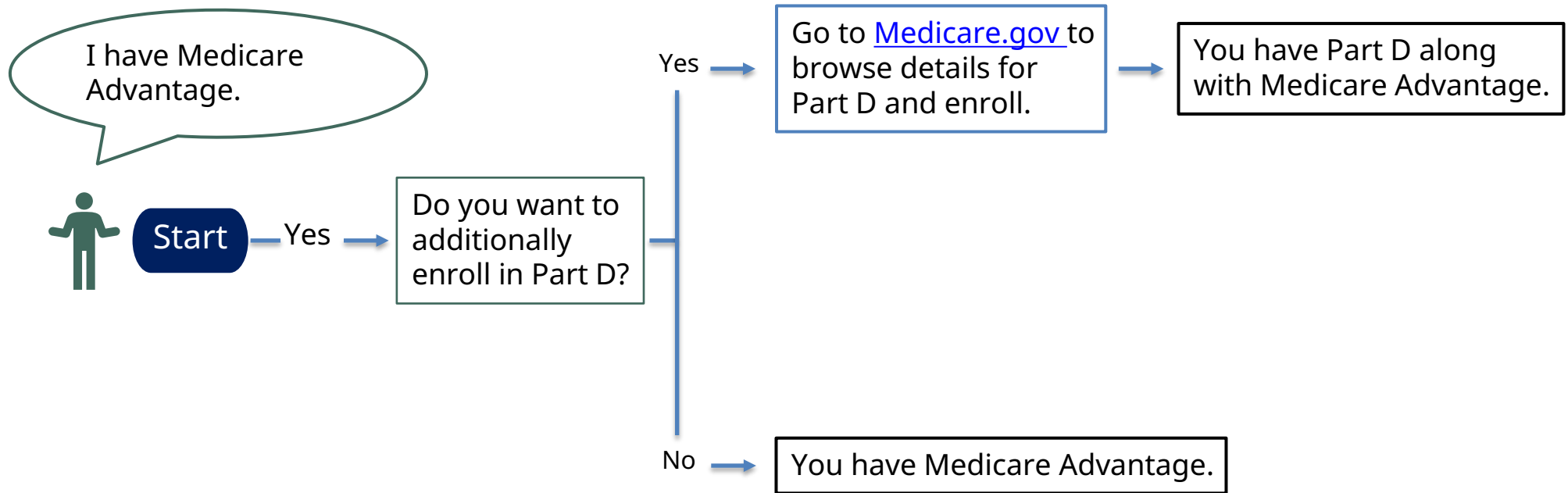
I have Parts A and B, and I am eligible for Medigap



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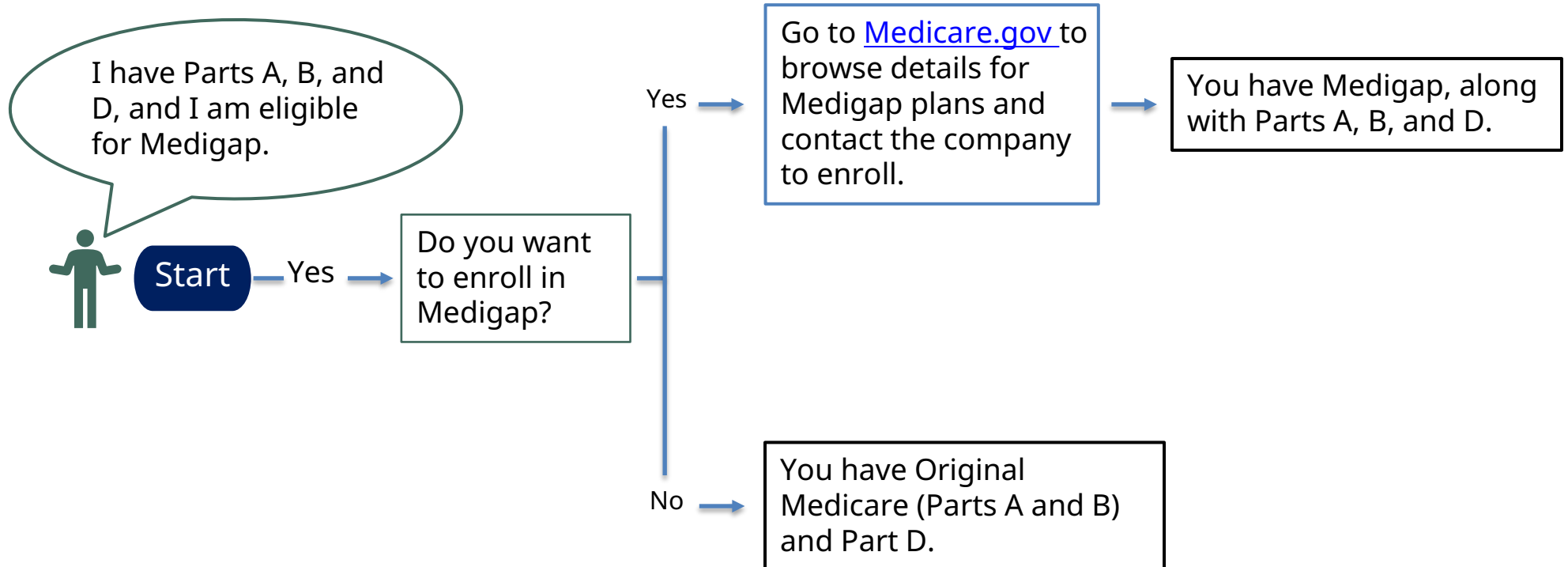
I have Medicare Advantage



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I have Parts A, B, and D, and I am eligible for Medigap



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