



# MEDICARE *Cheatsheet*

This cheat sheet organizes the main topics and frequently asked questions with starting Medicare. You can read each section then click on the website link to be directed to a web page for more details. You can also type in the exact web page address into your web browser to visit the particular page. Tiny URL is a web page address shortening service. It is used here to make it easier to type in website addresses.

**WHAT IS MEDICARE AND WHAT DOES IT COVER?** Medicare is federal health insurance for people 65 and older, on disability, and people with End Stage Renal Disease. Medicare consists of 5 Parts; Part A Hospital Insurance, Part B Medical & Doctor, Part C, Part D, & Medicare Supplement.

## Click Or Type Web Address

For more information visit;  
<https://tinyurl.com/yajxwvdz>

**WHAT COSTS ARE ASSOCIATED WITH MEDICARE?** Medicare costs include premiums and medical cost sharing. A premium is the cost you pay to have the coverage, typically monthly or quarterly. Cost sharing is what you pay when you have medical care such as deductibles and copays. Most people do not pay a premium for Part A, however, there is a charge for Part B. The Part B premium can vary from year to year and is \$144.60 in 2020. Individuals with high incomes may pay more than the standard premium.

For up to date Medicare costs visit;  
<https://tinyurl.com/y8pf3nj4>

Check your eligibility and estimate premiums:  
<https://www.medicare.gov/eligibilitypremiumcalc>

**WHEN AM I ELIGIBLE FOR MEDICARE?** You are eligible for Medicare; **1. The month you turn age 65.** 2. Have disability for 24 months. 3. When you have End Stage Renal Disease or you have ALS and get disability. This is called your Initial Enrollment Period. You are also eligible for Medicare if you are 65 or older and deferred enrollment because you had other insurance, such as through an employer. This is called a Special Enrollment Period.

For more information visit;  
<https://tinyurl.com/y83pbwf3>

**WHAT OTHER COVERAGE CAN I HAVE WITH MEDICARE?** There are two ways to receive your benefits; Original Medicare or Medicare Advantage (Part C). You can have only one or the other. If you have Original Medicare you can also purchase a Medicare Supplement policy and a Part D prescription plan.

For more information visit;  
<https://tinyurl.com/y9aebemh>

**WHEN SHOULD I SIGN UP FOR MEDICARE?** If you are receiving Social Security payments prior to turning 65, you are automatically enrolled and don't need to apply. If you are not receiving Social Security, you'll need to apply. You can submit your application 3 months prior to the month you turn 65. This is called your "Initial Enrollment Period."

For more information visit;  
<https://tinyurl.com/ybyfppjy>

## **HOW DO I ENROLL IN MEDICARE?**

There are 3 ways to enroll; 1. Apply Online 2. Call the Social Security Administration at 1-800-772-1213 and schedule an appointment to enroll by phone. 3. Enroll In Person - You can walk in to your local Social Security office and apply.

Apply Online <https://www.ssa.gov/benefits/medicare/> Find your local social security office: <https://secure.ssa.gov/ICON/main.jsp>



# MEDICARE *Checklist* FOR TURNING 65

## 10 - 12 MONTHS FROM MEDICARE ELIGIBILITY

- ☐ Learn about Medicare, it's different parts, and costs.
- ☐ Check on your eligibility for Medicare.

## 7 - 9 MONTHS FROM MEDICARE

- ☐ Start determining if you'll be signing up for just Part A or both A & B. Most people sign up for both unless you will have other creditable coverage, like through an employer group.
- ☐ Learn about the 2 ways you can have your Medicare; Original Medicare and Medicare Advantage (Part C).
- ☐ Learn about Medicare Supplement (Medigap) insurance and Part D.

## 4 - 6 MONTHS FROM MEDICARE

- ☐ Get information on coverage choices available to you for Medicare Supplement, Medicare Advantage, and Part D prescription in your area. You can call us at 855-625-7633 or email us at [ben@lonestarmedicare.com](mailto:ben@lonestarmedicare.com) to request the info.
- ☐ You are eligible to enroll in a Medicare Supplement Policy 6 months prior to starting Medicare. This is known as your Medigap Initial Enrollment Period.

## 1 - 3 MONTHS FROM MEDICARE

- ☐ Determine whether you'll need to apply for Medicare or if you'll be automatically enrolled. If necessary, apply to enroll in Medicare. Remember most will need to enroll in both A & B unless you will have other creditable insurance.
- ☐ If you've decided to do so, you are now eligible to enroll in a Part D Prescription Plan or Part C / Medicare Advantage Plan.
- ☐ If you have decided to pick up a Medigap / Medicare Supplement Plan and haven't done so, apply for coverage.