

## **Medicare Minute Script – June 2024**

### **New to Medicare**

Medicare is the federal government program that provides health insurance to those age 65 and older or those under 65 with certain disabilities or chronic conditions. If you are new to Medicare, there can be a lot to learn about your enrollment and coverage choices.

#### **Point 1: Know when to enroll in Medicare Parts A and B.**

Some people are automatically enrolled in Medicare Parts A and B. A rule of thumb is that Part A covers in-patient care, and Part B covers outpatient care. You may be automatically enrolled if you're already receiving retirement benefits from Social Security when you become Medicare-eligible or if you've been collecting Social Security Disability Insurance for two years. Automatically enrolled people receive a package in the mail with their Medicare insurance card. Otherwise, there are three times to enroll in Parts A and B:

- First, during your Initial Enrollment Period, or IEP, which is the three months before, the month of, and the three months after your 65<sup>th</sup> birthday.
- Second, during a Special Enrollment Period, or SEP, which allows you to delay Medicare enrollment without paying a penalty. For example, many people delay enrolling in Medicare because they or their spouse are still working, and they are covered by employer coverage. An SEP allows them to enroll in Medicare without penalty.
- Third, the General Enrollment Period, or GEP, which is every year from January 1 through March 31. Using the GEP isn't ideal, because you may owe a late enrollment penalty and face gaps in coverage.
- Note that if you qualify for premium-free Part A, which most people do, you can enroll in it at any time once you are eligible. You must use applicable enrollment periods to enroll in Part B or premium Part A.

#### **Point 2: Choose between Original Medicare and Medicare Advantage**

Unless you choose otherwise, you will have Original Medicare. You can instead choose to get your Medicare through a Medicare Advantage Plan, which is a private health plan. Here are some differences to consider:

- With both options, you must pay your Part B premium (and your Part A premium if you have one), but you may also owe an extra premium for your Medicare Advantage Plan.
- A Medicare Advantage Plan usually includes prescription drug coverage, called Part D. If you have Original Medicare, you must enroll in a separate Part D plan if you want prescription coverage.
- You may have more flexibility in seeing providers with Original Medicare, since there are no provider networks, no requirements to get referrals to see specialists, and most doctors in the country accept it.
- A Medicare Advantage Plan may offer supplemental benefits like dental, vision, or hearing coverage.
- You can purchase a Medigap if you have Original Medicare, which covers Medicare cost-sharing.

#### **Point 3: Consider enrolling in a Part D plan or Medigap.**

Part D prescription coverage is provided through private insurance companies that have contracts with the federal government. If you have Original Medicare and want Part D coverage, you must choose and enroll in a stand-alone Part D plan. You should sign up for Part D when you first become eligible to enroll in Medicare unless you have other creditable drug coverage. Most Medicare Advantage Plans include drug coverage.

Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare, not with Medicare Advantage. They are sold by private insurance companies. If you have a Medigap, it pays part or

all of certain remaining costs after Original Medicare pays first. Medigaps may also cover emergency care when travelling abroad. It's important to know that you should usually enroll in a Medigap during your federal Medigap open enrollment period: a one-time, six-month period that begins the month you are 65 or older and enrolled in Medicare Part B. Depending on your situation and the state in which you live, you may be able to enroll at other times, too.

**Point 4: Use a My Health Care Tracker to prevent, detect, and report potential fraud, errors, and abuse.**

My Health Care Trackers are fraud-fighting tools that are free booklets through the Senior Medicare Patrol, or SMP, program. My Health Care Trackers include space to take notes on your medical appointment, including the date, your provider's name, the reason for your visit, length of appointment, and care received. Using a My Health Care Tracker and comparing your notes with your Medicare statements is a great way to find potential billing errors, as well as Medicare fraud, abuse, or a stolen medical identity. Ultimately, it can help you reduce your health care costs and protect yourself against potential Medicare fraud, errors, and abuse. Contact your local SMP to receive a My Health Care Tracker or need assistance with reading your Medicare statements.

**Take Action:**

1. Enroll in Medicare Parts A or B through SSA—at [www.ssa.gov](http://www.ssa.gov), 800-772-1213, or your local branch.
2. Call 1-800-MEDICARE (633-4227), visit [www.Medicare.gov](http://www.Medicare.gov), or contact a private plan directly to enroll in a Part D or Medicare Advantage Plan.
3. Contact your local State Health Insurance Assistance Program, or SHIP, to speak with a Medicare counselor about your enrollment options.
4. Contact your local Senior Medicare Patrol (SMP) to receive a free My Health Tracker or to report potential Medicare fraud, errors, or abuse.

| Local SHIP Contact Information   | Local SMP Contact Information   |
|--|---|
| <b>SHIP toll-free:</b><br><b>SHIP email:</b><br><b>SHIP website:</b><br><br><b>To find a SHIP in another state:</b><br>Call 877-839-2675 and say "Medicare" when prompted, or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a> . | <b>SMP toll-free:</b><br><b>SMP email:</b><br><b>SMP website:</b><br><br><b>To find an SMP in another state:</b><br>Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> . |

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SHIP Technical Assistance Center: 877-839-2675 | [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

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