

Medicare Part B in a Nutshell

What is Medicare Part B?

Part B is one part of Original Medicare. It covers certain medical expenses.

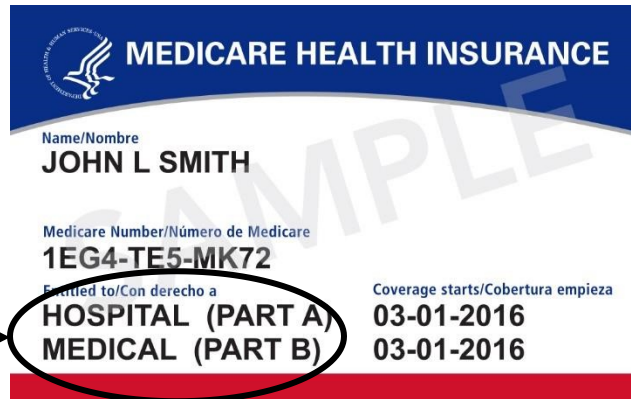
Original Medicare has two core parts: Parts A and B. Any Medicare Supplement or Medicare Advantage plan will have Parts A and B within it, so you'll need to be sure you're signed up for them and stay enrolled on them.

How do I know if I have Medicare Part B?

If you're not sure what coverage you have, you can check by looking at your red, white and blue Medicare card.

If you have Medicare Parts A and B, it will be listed on your card along with their effective dates.

You need BOTH Medicare Parts A and B to enroll in a Medicare Advantage or Medicare Supplement Plan.



What does Medicare Part B cover?

Medicare Part B covers doctor visits and general outpatient care such as:

Preventative services like flu shots	Some diagnostic imaging services like X-rays, MRIs, CT scans, and EKGs
Doctor visits (including visits when you are in the hospital)	Diabetes screenings, education, and certain supplies
Physical therapy, occupational therapy, and speech-language pathology services	Some health programs such as obesity counseling and smoking cessation
Clinical lab services (like blood and urine tests)	Durable medical equipment for home use, like walkers and wheelchairs
Ambulance and emergency room services	Ambulatory surgery center services
Annual wellness visits	Mental health care

Is there anything Original Medicare doesn't cover?

Original Medicare does NOT cover:

- Prescription drugs
- Routine dental, vision, or hearing care
- Eyeglasses, contacts, or hearing aids
- Long-term or custodial care such as help bathing, eating, dressing, etc
- Excess charges by doctors who don't accept Medicare assignments
- Care received outside the United States, except in certain circumstances.

What does Medicare Part B cost?

Medicare Part costs \$144.60 a month for most people. Individuals who qualify for Medicaid or Low-Income Subsidies may pay lower rates, and individuals who make more than \$87,000 annually may pay higher rates.

Does Medicare Part B cover all my medical expenses?

No. Medicare Part B does not cover all your medical expenses.

Medicare Part B has an annual deductible of \$198. After reaching your deductible, you'll be responsible for 20% for most covered services and any applicable excess charges.

It also does not have an out-of-pocket limit, meaning that there is no cap on how much you will pay in a given year.

How do I sign up for Medicare Part B?

There are several different ways you can sign up for Medicare Part B:

Online:

You can enroll on the Social Security website at www.ssa.gov/benefits/medicare/.



How To Apply Online For Just Medicare

You can apply online for Medicare even if you are not ready to retire. You can use our online application to sign up. It takes less than 10 minutes. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information.

[Apply for Medicare Only](#)

[Return to Saved Application](#) | [Check Application Status](#) | [Replace Medicare Card](#)

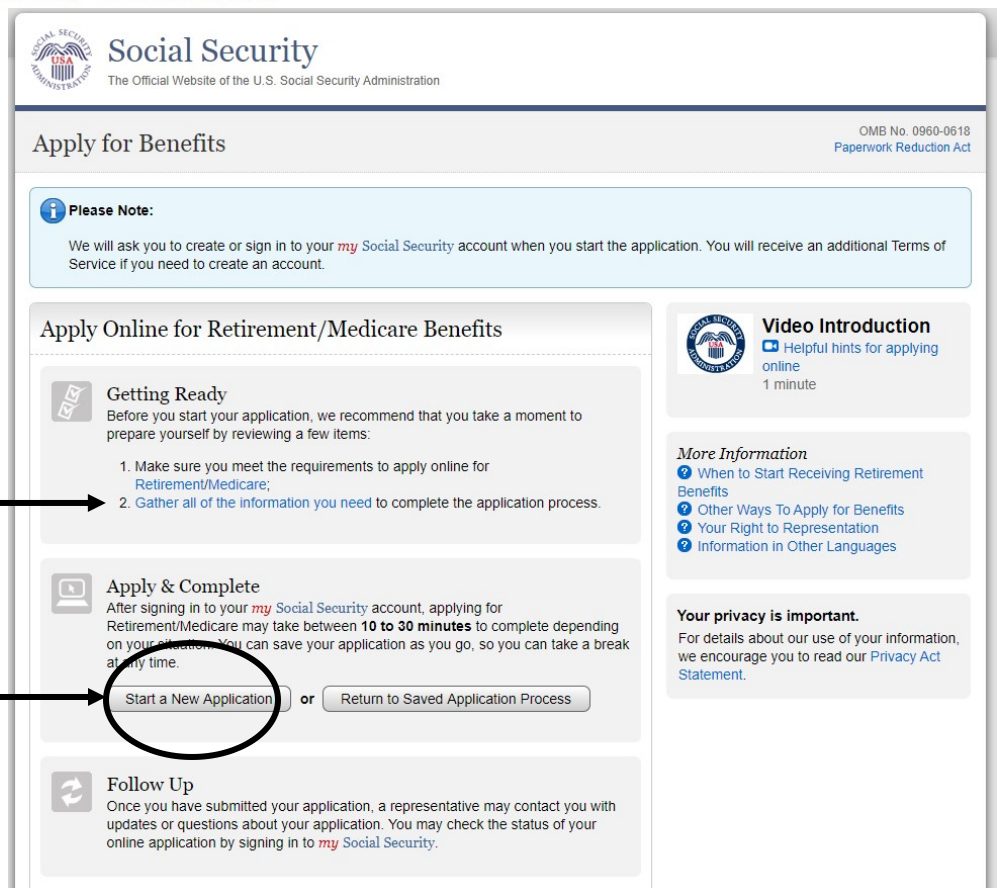
Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit [Applying for Medicare Only – Before You Decide](#).

Once you get to the Social Security site, select the “Apply for Medicare Only” option. From there it will have you agree to the Terms of Service and will launch you into your application options.

Be sure to review and gather the information you’ll need to complete the application in the “Getting Ready” Section.

From here, you’ll select “Start a New Application” and proceed through the prompts.



In-Person:

You can visit your local Social Security Office in person to apply for Part B. In Clark County, you can visit the downtown office at 805 Broadway St #500, Vancouver, WA 98660. We recommend making an appointment beforehand or going around closing time.

Phone:

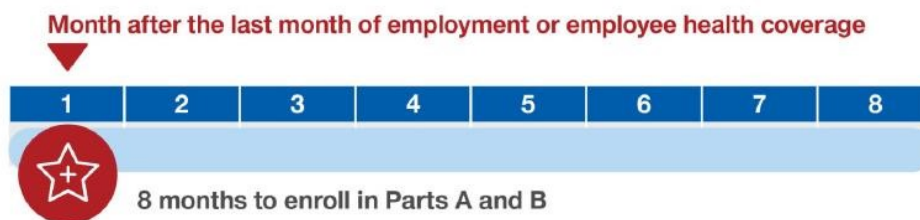
You can call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778) to enroll in Part B. Please note that the hold times are typically quite long, so you may want to multitask if using this method.

When can I sign up for Part B?

You can sign up for Part B three months before, three months after, and the month of the month you turn 65.



If you worked and stayed on your employer's insurance after turning 65, you have eight months to enroll after your current coverage ended.



What if I don't sign up when I'm eligible?

If you don't sign up for Part B when you're eligible and you don't have any other credible coverage (like work insurance or coverage through your spouse), then you will be subject to a penalty. You'll have an extra 10% added to your Part B premium for every 12-month period you were eligible but didn't sign up.

What happens after I sign up?

After you apply for Part B, you should receive your red, white, and blue Medicare Card in the mail in about 2-4 weeks. After you receive your card, you'll be able to sign up for a Medicare Advantage or Medicare Supplement plan. There's lots of choices, so call Your Insurance Gal Agency at 360-771-1155 for help selecting the best plan for you!