



Medicare 101: Your 2025 Guide

Welcome to our Medicare 101 Webinar. Today we'll navigate the essentials of Medicare coverage, enrollment options, and important updates for 2025 to help you make informed decisions about your healthcare future.

What Is Medicare?

Medicare is a federal health insurance program established in 1965 to provide coverage for Americans age 65 and older, as well as certain younger individuals with disabilities.

- Administered by the Centers for Medicare & Medicaid Services (CMS)
- Funded through payroll taxes, premiums, and federal budget
- Currently serves over 65 million Americans



Who Qualifies for Medicare?

Age 65 or Older

Most Americans become eligible when they turn 65, regardless of income or health status.

Under 65 with Disabilities

Those receiving Social Security Disability Insurance (SSDI) for 24 months automatically qualify.

Specific Medical Conditions

People of any age with End-Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS).

Citizenship Requirements

Must be a U.S. citizen or permanent legal resident who has lived in the U.S. for at least 5 years.



Medicare Enrollment Basics

Initial Enrollment Period

7-month window that includes 3 months before your 65th birthday month, your birthday month, and 3 months after.

1

2

Automatic Enrollment

If you're already receiving Social Security benefits, SSDI, or have ALS or ESRD, you'll be automatically enrolled.

Late Enrollment Consequences

Missing your enrollment window can lead to lifetime premium penalties and gaps in your healthcare coverage.

3

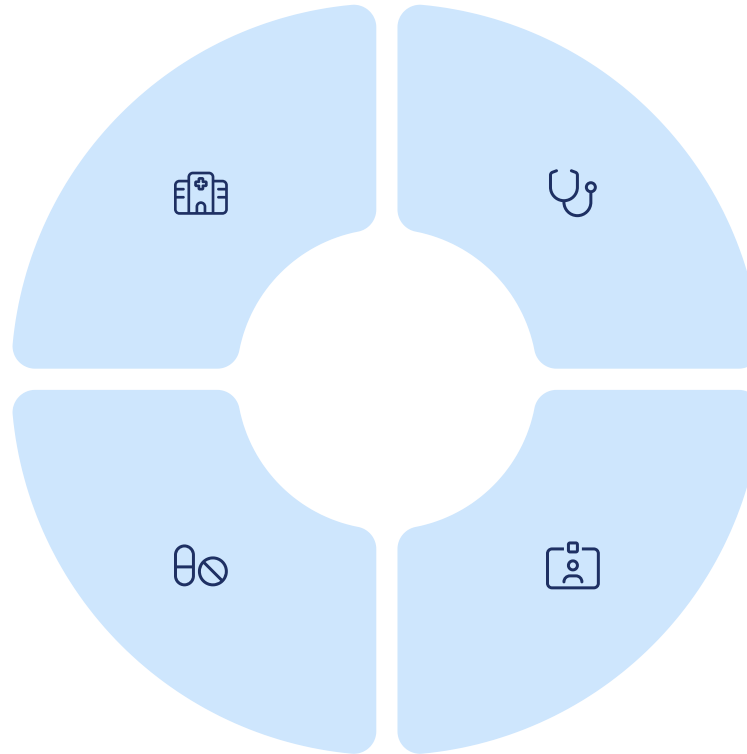
Breaking Down Medicare: The Four Parts

Part A

Hospital insurance for inpatient care, skilled nursing facilities, hospice, and some home health care.

Part D

Prescription drug coverage through private insurance companies to help cover the cost of medications.



Part B

Medical insurance covering doctor visits, outpatient care, preventive services, and medical supplies.

Part C

Medicare Advantage plans offered by private companies approved by Medicare to provide Parts A & B benefits.

Medicare Part A: Hospital Coverage

Part A primarily covers hospital-related services:

- Inpatient hospital care (semi-private rooms, meals, general nursing)
- Skilled nursing facility care (not custodial or long-term care)
- Hospice care services for terminal illnesses
- Home health care (part-time, medically necessary)

Most beneficiaries pay **\$0 premium** if they or their spouse paid Medicare taxes while working for 40 quarters (10 years).



Part A has a **\$1,632 deductible** per benefit period in 2025, with coinsurance for longer stays.

Medicare Part B: Medical Coverage

Covered Services

- Doctor visits and outpatient care
- Preventive services (screenings, shots, yearly wellness visits)
- Lab tests and diagnostic imaging
- Durable medical equipment (wheelchairs, walkers)
- Mental health services
- Ambulance services

Costs in 2025

- Standard monthly premium: \$185.00 (higher for incomes above \$103,000 individual/\$206,000 couple)
- Annual deductible: \$257
- Coinsurance: 20% of Medicare-approved amount after meeting deductible
- No annual out-of-pocket maximum in Original Medicare



What's Not Covered by Parts A & B?

Understanding these coverage gaps is essential for planning your complete healthcare needs:

Dental Care

Routine dental care, dentures, and most dental procedures

Vision Services

Routine eye exams, glasses, and contact lenses

Hearing Aids

Hearing aids and fitting exams



Long-Term Care

Custodial care for daily activities like bathing and dressing

Prescription Drugs

Most retail prescription medications (covered under Part D)

Supplementing Original Medicare: Medigap

What is Medigap?

Medicare Supplement Insurance sold by private companies to help pay costs not covered by Original Medicare (Parts A & B), such as copayments, coinsurance, and deductibles.

Plan Options

10 standardized plans labeled A through N (E, H, I, and J no longer sold). Each plan offers different levels of coverage with standardized benefits regardless of insurance company.

Best Time to Enroll

During your 6-month Medigap Open Enrollment Period (starts when you're 65 and enrolled in Part B). During this period, you can buy any Medigap policy regardless of health conditions.



Part D: Prescription Drug Coverage

Coverage Basics

- Voluntary prescription drug coverage through private insurance companies
- Must have Parts A and/or B to join a Part D plan
- Each plan has its own formulary (list of covered drugs)
- 14+ different plans available in most states for 2025

Cost Structure

- Monthly premium (average \$34 in 2025)
- Annual deductible (varies by plan, max \$545 in 2025)
- Copayments or coinsurance for each prescription



Late Enrollment Penalty

If you don't join a Part D plan when first eligible and don't have other creditable coverage, you may pay a lifetime penalty of 1% of the national base premium times the number of months you delayed enrollment.

Medicare Advantage Plans: Part C

1

All-in-One Coverage

Combines Parts A and B, usually includes Part D, and often offers extra benefits not covered by Original Medicare.

2

Plan Types

HMOs, PPOs, PFFS Plans, SNPs, and MSA Plans with different networks, referral requirements, and out-of-pocket costs.

3

Extra Benefits

Many plans include dental, vision, hearing, fitness memberships, transportation, over-the-counter allowances, and meal delivery services.

4

Availability

Over 46 different Medicare Advantage plans available in some counties for 2025, with variation by location.



Comparing Original Medicare and Medicare Advantage

Feature	Original Medicare	Medicare Advantage
Provider Choice	Any provider accepting Medicare nationwide	Network restricted (HMO) or preferred (PPO)
Referrals	No referrals needed for specialists	Often required, especially in HMOs
Extra Benefits	Few (no dental, vision, hearing)	Often includes dental, vision, hearing, fitness
Drug Coverage	Requires separate Part D plan	Usually included in the plan
Out-of-Pocket Limit	No cap on annual costs	Annual maximum (\$9,350 max in 2025)
Travel Coverage	Coverage throughout the US	Usually emergency only outside network area

How Much Does Medicare Cost in 2025?



Part A Premium: \$0

Hospital

For most beneficiaries with 40+ work credits, hospital coverage is premium-free.



Part B Premium: \$185

Medical

Standard monthly amount for medical coverage (higher for incomes above \$106,000).



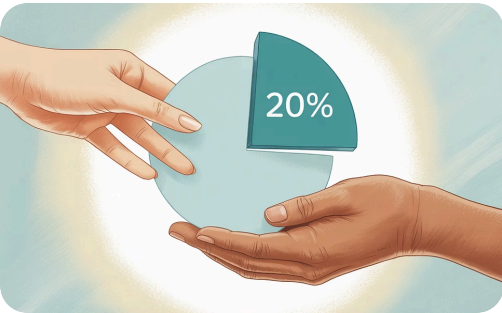
Part A Deductible: \$1,676

The deductible per benefit period (e.g., hospital stay) for Part A.



Part B Deductible: \$257

Annual deductible before Part B coverage begins for medical services.



Part B Coinsurance: 20%

Your share of the Medicare-approved amount after meeting your deductible.



Part D Premium: \$46.50 (average)

Drugs

Average monthly cost for prescription drug coverage (varies by plan). A significant change in 2025 is the \$2,000 out-of-pocket cap on prescription drug costs, meaning beneficiaries won't pay more than that amount annually for covered medications.

Extra Help and Savings Programs



Medicare Savings Programs (MSP)

State programs that help pay Medicare premiums, deductibles, and coinsurance for those with limited income and resources.

Extra Help (Low-Income Subsidy)

Federal program that helps pay Part D premiums and reduces prescription drug costs.

Medicaid (Dual Eligibility)

State-run program that provides comprehensive coverage for those with very low income. Can work alongside Medicare for "dual eligibles."

When and How to Enroll



Initial Enrollment Period

Your 7-month window around your 65th birthday is the best time to enroll to avoid penalties.



Special Enrollment Period

If you delayed enrollment due to employer coverage, you have an 8-month SEP when that coverage ends.



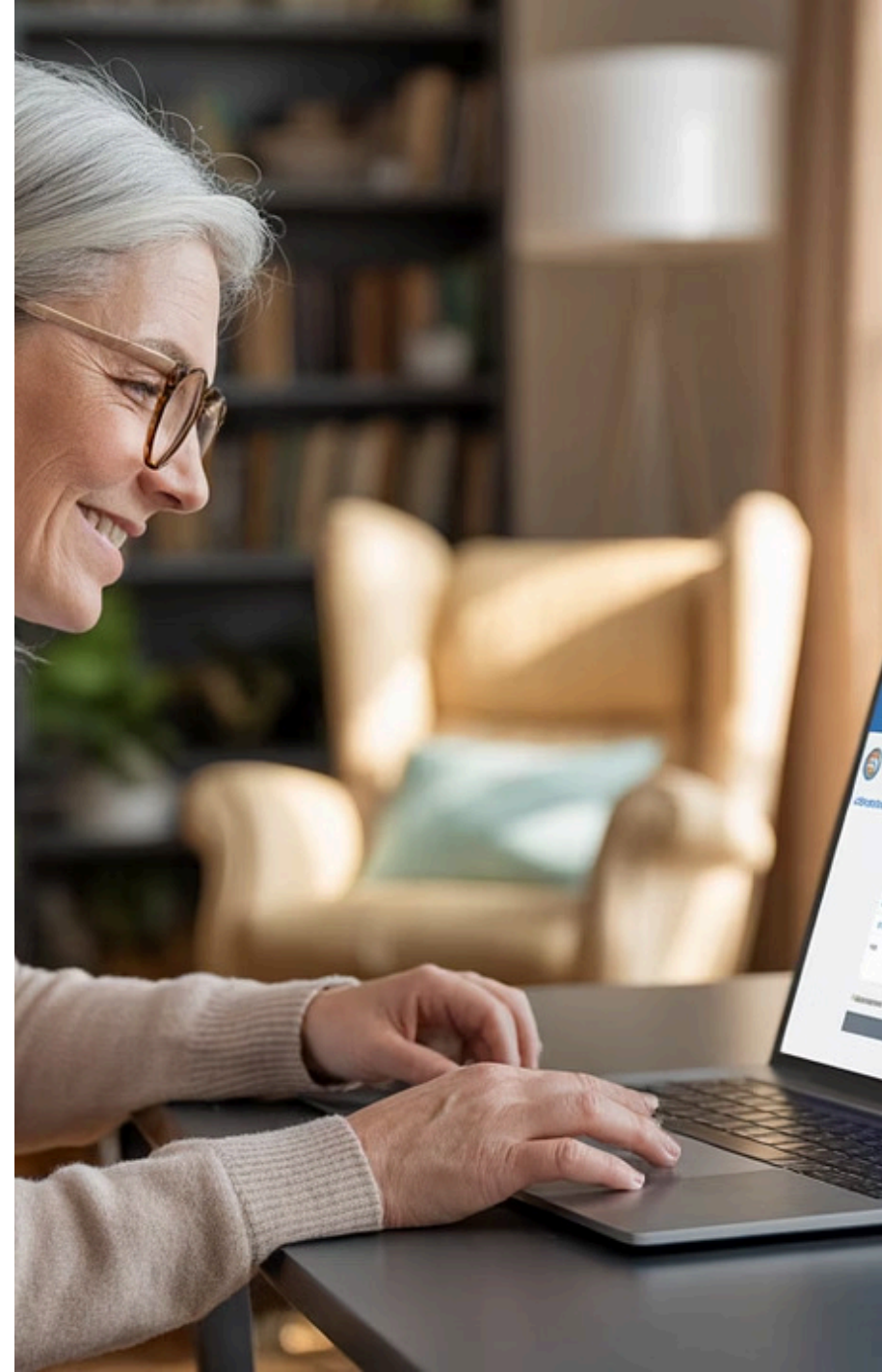
How to Enroll

Call today to schedule a short introduction with a benefit counselor.



General Enrollment

If you missed your IEP, enroll during General Enrollment Period (January 1–March 31) each year.



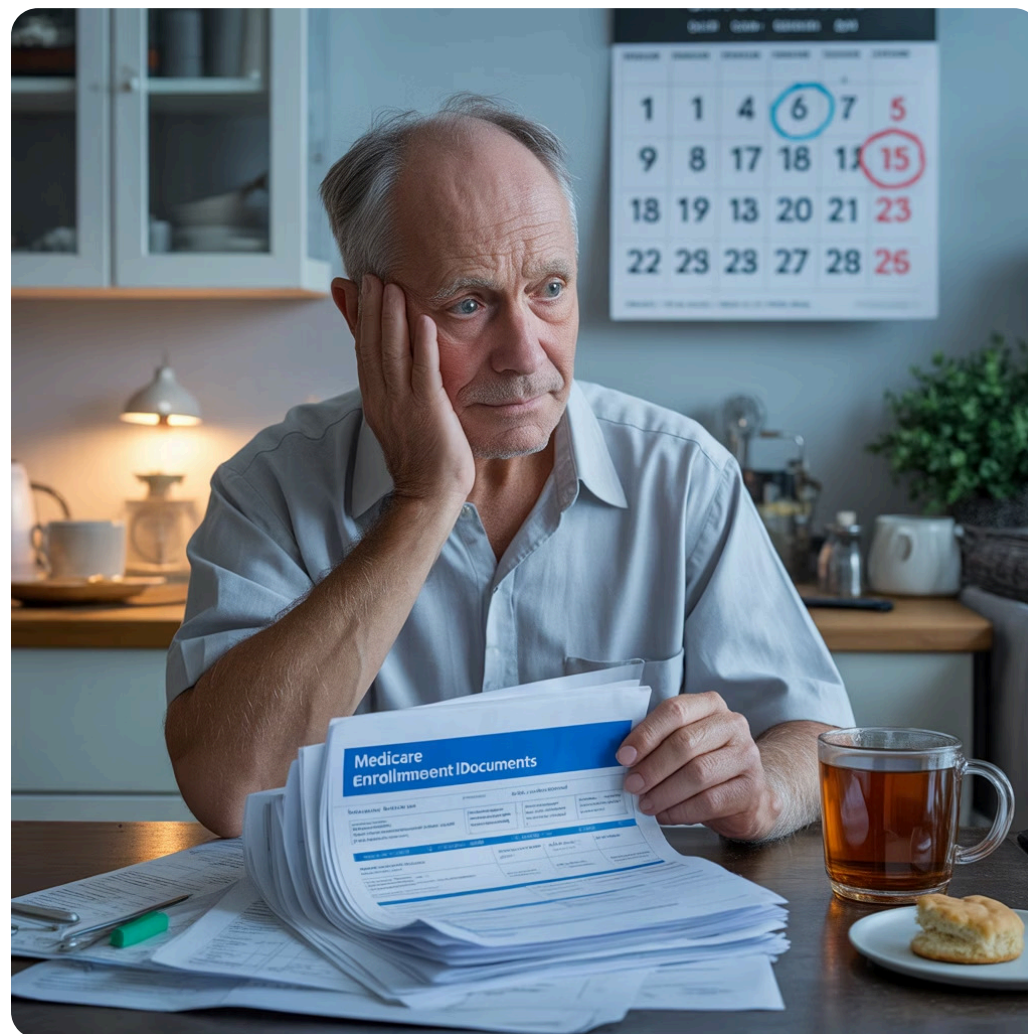
Avoiding Common Enrollment Mistakes

❌ Missing Your Initial Enrollment Period

This can result in lifetime premium penalties (10% per year for Part B, 1% per month for Part D) and gaps in your coverage.

⚠️ Misunderstanding Employer Coverage Rules

Only coverage from **current employment** with 20+ employees allows penalty-free delayed enrollment. COBRA and retiree coverage don't qualify.



📅 Forgetting to Review Annually

Plans change benefits and costs each year. Not reviewing during Open Enrollment (Oct 15–Dec 7) might leave you with inappropriate coverage.

Tips for Choosing a Medicare Plan

1

Assess Your Healthcare Needs

Consider your current doctors, specialists, prescription medications, and anticipated medical needs.

2

Compare Plan Details

Look at provider networks, drug formularies, extra benefits, star ratings, and total out-of-pocket costs—not just premiums.

3

Use the Medicare Plan Finder

Medicare.gov's comparison tool allows side-by-side plan evaluations personalized to your zip code and medications.

4

Get Free Counseling

State Health Insurance Assistance Programs (SHIP) provide free, unbiased guidance from trained counselors.

5

Review Annually

Plans change benefits and costs each year, so review your coverage during the Annual Enrollment Period (Oct 15-Dec 7).

Medicare Fraud: How to Protect Yourself

Warning Signs of Medicare Fraud

- Calls requesting your Medicare number or personal information
- Claims for services or equipment you never received
- Offers of "free" medical equipment or services
- Pressure to join certain Medicare plans

Protection Steps

- Never give your Medicare number to unknown callers
- Check your Medicare Summary Notices for errors
- Keep a healthcare journal of all appointments
- Report suspected fraud: 1-800-MEDICARE (1-800-633-4227)



Remember: Medicare will never call you unsolicited to ask for your Medicare number or personal information. Government representatives don't make cold calls offering services or equipment.



Where to Get Help and More Information



Medicare.gov

Official Medicare website with plan comparison tools, coverage information, and provider directories. Create a Medicare.gov account to save your information.



1-800-MEDICARE

Call 24/7 for questions about coverage, claims, or to report suspected fraud. TTY users can call 1-877-486-2048.



SHIP Counseling

State Health Insurance Assistance Programs provide free, unbiased one-on-one counseling and assistance. Find your local SHIP at shiphelp.org.



Social Security

Visit ssa.gov or call 1-800-772-1213 for enrollment questions, premium issues, or address changes.

Q&A and Next Steps

Thank you for attending our Medicare 101 Webinar!

Now is the time to ask questions and plan your next steps in your Medicare journey.

- Schedule a one-on-one consultation with a benefit counselor
- Create your Medicare.gov account to compare plans
- Mark your calendar for your enrollment periods
- Gather your current health information (doctors, prescriptions)
- Review educational materials provided in your resource packet



Contact Information:

MBT Helpline: 1-877-839-2675

Medicare: 1-800-MEDICARE

Social Security: 1-800-772-1213