The Medicare Coverage Myth-Buster Guide

What Medicare actually covers
(and what might surprise you)

PAVONE LIFE GROUP

Listen up, *friend*.

When you're turning 65, everyone has an opinion about Medicare. Your neighbor. Your coworker. That one Facebook group. And a lot of what gets passed around sounds reasonable until it isn't.

The truth is, Medicare myths are everywhere. And believing the wrong one at the wrong time can mean unexpected costs, missed enrollment windows, or coverage gaps you didn't see coming.

This guide busts the most common Medicare myths so you know exactly what you're working with and what questions to ask before you make any decisions.

Justen Pavone

What Medicare Costs

Myth: Medicare is free.

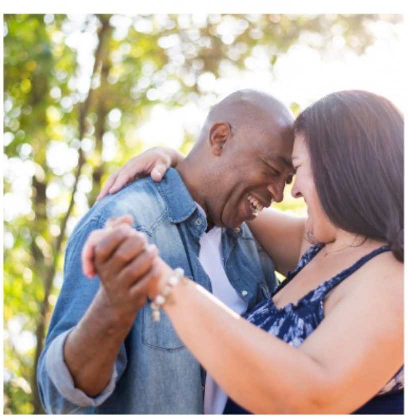
Fact: Most people don't pay a premium for Part A, but Part B comes with a monthly premium that most enrollees pay. And that's before deductibles, copays, and coinsurance.

Why it matters: Budgeting for Medicare means knowing the real number, not the assumed one.

Myth: Original Medicare covers everything, so you don't need a supplement.

Fact: Original Medicare has no out of pocket maximum. That means if you have a serious illness or a complicated year health wise, your costs can keep adding up with no cap. A Medicare Supplement plan is designed to fill those gaps.

Why it matters: Without a supplement, one difficult health year can turn into a significant financial burden.



What Medicare Covers

Myth: Medicare covers dental.

Fact: Original Medicare does not cover routine dental care, including cleanings, fillings, or dentures. Some Medicare Advantage plans may offer dental benefits, but coverage varies widely.

Why it matters: Dental costs can add up quickly in retirement and need to be planned for separately.

Myth: Medicare covers vision.

Fact: Original Medicare does not cover routine eye exams or glasses. It will cover certain eye conditions if they are medically necessary, but a routine vision checkup is not included.

Why it matters: If you wear glasses or contacts, you will want to know your options before assuming Medicare has you covered.

What Medicare Covers

Myth: Medicare covers hearing aids.

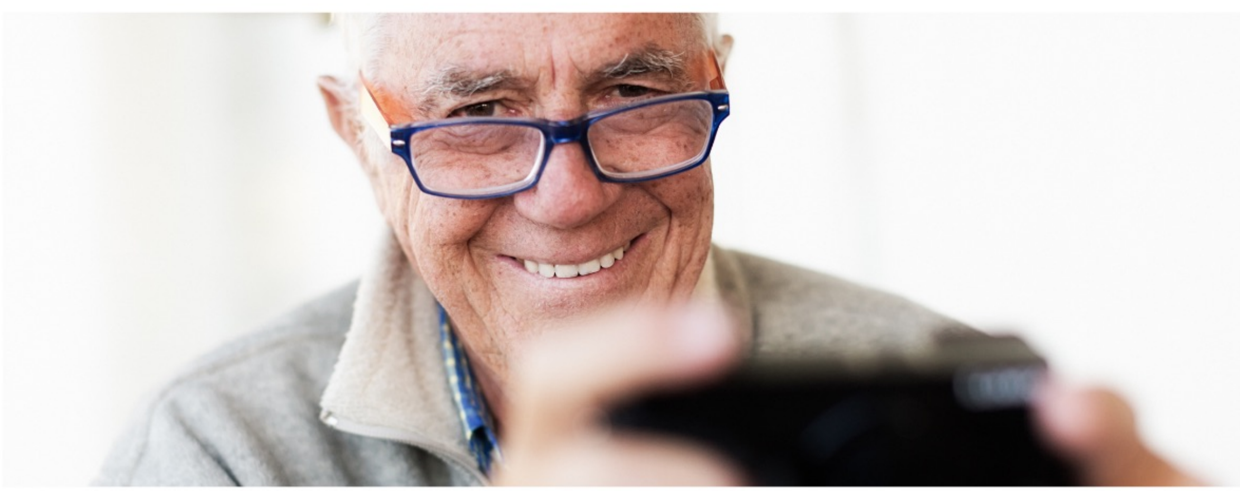
Fact: Original Medicare does not cover hearing aids or the exams to fit them. This is one of the most surprising gaps for new enrollees.

Why it matters: Hearing loss is common as we age and hearing aids can be a significant out of pocket expense without a plan that covers them.

Myth: Medicare covers long-term care and nursing homes.

Fact: Medicare covers short-term skilled nursing facility care under specific conditions. It does not cover custodial care, which is the kind of ongoing daily assistance most people picture when they think of a nursing home.

Why it matters: Long-term care is one of the biggest financial risks in retirement and requires its own planning conversation.



What Medicare Covers

Myth: Medicare covers prescription drugs automatically.

Fact: Original Medicare does not include prescription drug coverage. That requires a separate Part D plan or a Medicare Advantage plan that includes drug coverage.

Why it matters: Without a drug plan, prescription costs come entirely out of pocket. And if you go too long without one, you may face a late enrollment penalty.

Myth: Medicare covers routine foot care.

Fact: Original Medicare does not cover routine foot care like toenail trimming or callus removal. It will cover foot care related to certain medical conditions, but routine visits are not included.

Why it matters: This one catches a lot of people off guard, especially those with diabetes who see a podiatrist regularly.

What Medicare Covers

Myth: Medicare covers you when you travel internationally.

Fact: Original Medicare generally does not cover care received outside of the United States. Some Medicare Supplement plans do offer limited emergency coverage abroad, but it is not automatic.

Why it matters: If you travel internationally, this is an important conversation to have before you go.

Myth: Medicare covers weight loss programs and gym memberships.

Fact: Original Medicare does not cover gym memberships or commercial weight loss programs. Some Medicare Advantage plans include fitness benefits, but it varies by plan.

Why it matters: Staying active is important in retirement but do not assume Medicare is footing the bill.

Myth: Medicare covers acupuncture and alternative medicine.

Fact: Original Medicare has limited coverage for acupuncture, specifically for chronic low back pain. Most other alternative or complementary treatments are not covered.

Why it matters: If alternative care is part of how you manage your health, it is worth knowing what is and is not included before you have a bill in hand.

How Medicare Works

Myth: You're automatically enrolled in Medicare at 65.

Fact: It depends. If you are already receiving Social Security benefits, you will be enrolled automatically. If you are not, you need to sign up yourself during your Initial Enrollment Period.

Why it matters: Missing your window because you assumed enrollment was automatic can lead to gaps in coverage and penalties.

Myth: You can sign up for Medicare anytime you want.

Fact: Medicare has specific enrollment windows. Missing them without a qualifying reason can mean waiting to enroll and paying late enrollment penalties that follow you for as long as you have Medicare.

Why it matters: Timing matters more with Medicare than most people realize, and the rules are not always intuitive.

Myth: Missing your enrollment window is no big deal.

Fact: Late enrollment penalties for Part B and Part D can add a permanent increase to your monthly premiums. They do not go away after a year or two.

Why it matters: A small window missed can mean higher costs for the rest of your time on Medicare.

How Medicare Works

Myth: All Medicare plans are the same.

Fact: There are meaningful differences between Original Medicare, Medicare Advantage plans, and Medicare Supplement plans. Premiums, networks, coverage, and out of pocket costs can vary significantly.

Why it matters: The right plan depends on your health, your budget, and your providers. There is no one size fits all answer.

Myth: Your doctor definitely takes Medicare.

Fact: Not all doctors accept Medicare, and among those who do, not all accept all Medicare plans. It is always worth confirming before you assume your current doctors are in network.

Why it matters: Keeping your existing doctors is a priority for most people. Verifying before you enroll saves a frustrating surprise later.

How Medicare Works

Myth: Your Medicare plan can never change.

Fact: Medicare plans can and do change. Premiums, benefits, and drug formularies can be updated each year during the Annual Enrollment Period.

Why it matters: Reviewing your coverage each year is not optional if you want to make sure your plan still fits your needs.

Myth: You can't switch Medicare plans once you've chosen one.

Fact: You can make changes to your Medicare coverage during certain enrollment periods each year, including the Annual Enrollment Period in the fall.

Why it matters: You are not locked in forever. But knowing when and how you can make changes is important.

Medicare vs. Other Coverage

Myth: Medicare and Medicaid are the same thing.

Fact: They are two separate programs. Medicare is a federal program primarily for people 65 and older regardless of income. Medicaid is a joint federal and state program based on income and financial need. Some people qualify for both, but they are not interchangeable.

Why it matters: Assuming they are the same can lead to confusion about what you qualify for and who to call when you have questions.

Myth: Medicare Advantage is just a scam.

Fact: Medicare Advantage plans are regulated by the federal government and are a legitimate way to receive your Medicare benefits. They are not right for everyone, but they are a real option worth understanding.

Why it matters: Writing off an entire category of coverage without understanding it could mean missing a plan that fits your situation well.

Medicare vs. Other Coverage

Myth: Original Medicare is always better than Medicare Advantage.

Fact: Neither is universally better. Original Medicare offers more flexibility with providers. Medicare Advantage plans often include additional benefits but may have network restrictions. The best choice depends on your individual situation.

Why it matters: This is exactly the kind of decision where talking to an independent agent makes a real difference.

Myth: If you're still working at 65, you don't need to think about Medicare.

Fact: It depends on the size of your employer and the type of coverage you have. In some situations you are required to enroll in Medicare on time even if you have employer coverage. In others you may be able to delay. Getting this wrong can result in penalties.

Why it matters: "I'll deal with it when I retire" is one of the most common and costly assumptions people make at 65.

Medicare vs. Other Coverage

Myth: If you have VA benefits, you don't need Medicare.

Fact: VA benefits and Medicare are separate. VA benefits generally only cover care received at VA facilities. Medicare covers care at non-VA providers. Having both gives you more flexibility.

Why it matters: Relying solely on VA benefits for all your healthcare needs can leave gaps depending on where and how you receive care.

Have questions? Click here to book a call!

SCAN ME

Now that you know the myths, here's what to do next....

Medicare is not one size fits all. The right coverage depends on your health, your budget, your doctors, and your plans for retirement. And the best time to figure that out is before you need it, not after.

If any of these myths made you stop and think, that's a good sign that a conversation is worth having.

I work with people right here in Gaston County and surrounding areas to help them understand their options and find coverage that actually fits their life. No pressure, no jargon, just a straightforward conversation.

Ready to get some clarity?

Call or text me at 828-430-1233, Book a free call at CLICK HERE , Scan the QR code, Or just DM me the word GUIDE and let's talk!

SCAN ME

Justen Pavone | Pavone Life Group | Serving Gaston County and surrounding areas