

Welcome to Medicare!

Use these tips to get started.

Now that you have Medicare, take these steps to make the most of your coverage.

Do these things NOW



Decide how to get your Medicare coverage, if you haven't already.

You have 2 main options in how you get your Medicare coverage—Original Medicare or Medicare Advantage. If you choose Original Medicare, you can add a separate Medicare drug plan and/or Medicare Supplement Insurance (Medigap) policy. Most Medicare Advantage Plans include drug coverage and offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.

Visit [go.Medicare.gov/medicare-coverage-options](https://www.go.Medicare.gov/medicare-coverage-options) to learn about your options, and to search for plans in your area.



Give Medicare permission to talk to someone you trust.

You may want a family member, friend, or caretaker to talk to Medicare on your behalf, if you're ever unable to talk to us yourself. We can't give your personal health information to anyone unless you give this permission in writing first. Visit [Medicare.gov/forms-help-resources/medicare-forms](https://www.Medicare.gov/forms-help-resources/medicare-forms), and select "Authorization to Disclose Personal Health Information form."



Use these tips to get started with Medicare.

Create an online Medicare account.

Visit [Medicare.gov](https://www.Medicare.gov) to create your secure Medicare account. Create an online account, so you can log in to manage your Medicare information anytime. Create a list of your prescriptions, view your Original Medicare claims status, pay your Medicare premiums, and more. You can also print an official copy of your Medicare card if you need it.

Learn how Medicare works with other health insurance.

If you have Medicare and other health or drug coverage—like an employer or union plan—it's important to understand which one pays first. Tell your doctors about your new Medicare coverage and any other health plans you have. You also need to let Medicare know about your other insurance by calling Medicare's Benefits Coordination & Recovery Center at 1-855-798-2627. TTY users can call 1-855-797-2627.

FREE! Get a “Welcome to Medicare” visit.

Schedule a free “Welcome to Medicare” preventive visit with your doctor during your first year with Medicare. It includes a review of your medical and social history related to your health, and counseling about preventive services that may be right for you. Visit [Medicare.gov/coverage/welcome-to-medicare-preventive-visit](https://www.Medicare.gov/coverage/welcome-to-medicare-preventive-visit) for details.

Do these things within your **FIRST YEAR**



Find out what Medicare covers.

Visit [Medicare.gov/coverage](https://www.medicare.gov/coverage) or download Medicare's free "What's covered" mobile app to find out which items and services Medicare covers. If you join a Medicare Advantage Plan, check their materials, online services, or app, if they have one.



Get help paying your Medicare health & drug costs.

If you have limited income, you may qualify for financial help. Visit [Medicare.gov/your-medicare-costs/get-help-paying-costs](https://www.medicare.gov/your-medicare-costs/get-help-paying-costs) for details.



Review your claims.

Get into the habit of making sure your claims are filed in a timely manner, and you're not billed for services you didn't get.

- If you have Original Medicare, you'll automatically get claim statements called "Medicare Summary Notices" (MSNs) by mail every 3 months. If you want to get an electronic version of your statement (called eMSNs) every month instead of a print copy, log into your online Medicare account to sign up. See the "Medicare & You" handbook at [Medicare.gov/publications](https://www.medicare.gov/publications) for details.
- If you have a Medicare Advantage Plan or Medicare drug plan, check the statements you get from your plan.



Use these tips to get started with Medicare.



Make sure your Medicare plan is a good fit for you.

If you enroll in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without a separate drug plan) within the first 3 months you have Medicare.

You can also make changes to your coverage during these times:

- **January 1 – March 31:**

- **Medicare Advantage Open Enrollment Period**

- If you're in a Medicare Advantage Plan, you can change to another Medicare Advantage Plan or switch to Original Medicare. See the “Medicare & You” handbook at [Medicare.gov/publications](https://www.medicare.gov/publications) for details.

- **October 15 – December 7:**

- **Annual Open Enrollment Period**

- Each fall, you can change your Medicare health or drug coverage for the following year. Your new coverage will begin on January 1. Visit [Medicare.gov/sign-up-change-plans](https://www.medicare.gov/sign-up-change-plans) for details.

You may also be able to change your coverage if certain life events happen (like if you move or lose other insurance). Visit [Medicare.gov](https://www.medicare.gov) for details.

Help is always available

- **Medicare.gov**

- Answers and information are always at your fingertips at [Medicare.gov](https://www.medicare.gov).

- **1-800-MEDICARE (1-800-633-4227)**

- Get help with your Medicare questions 24 hours a day/7 days a week.
TTY: 1-877-486-2048.

- **State Health Insurance Assistance Program (SHIP)**

- You can also get free, personalized health insurance counseling from your SHIP. See the “Medicare & You” handbook at [Medicare.gov/publications](https://www.medicare.gov/publications) for details. If you have a trusted insurance agent or broker, they might also be available to help you understand Medicare and compare your coverage options.