

## What does Medicare cost?

Costs for Medicare vary from year to year. Generally, you will need to pay a Part A deductible, Part B premium and Part B deductible. Most people don't pay a premium for Part A since they have paid into the system during their working years.

Part D also has a monthly premium, as do Medicare Supplement plans. Medicare Advantage plans often have low or affordable premiums, which vary by plan type and geography, and often include prescription drug coverage at no extra cost.

## Can I qualify for extra help?

People with limited income and resources may qualify for Extra Help programs that pay the Part D Medicare premium and/or lower the costs of Medicare prescription drug coverage. You can get more information about assistance by going to a Social Security office, calling 1-800-772-1213, visiting [www.ssa.gov](http://www.ssa.gov) or talking to your licensed insurance agent.



## Have More Questions?

### Talk to a professional

Licensed insurance agents with Complete Senior Consulting specialize in helping people secure coverage through Medicare that suits their individual needs and budget.

Our licensed agents are trained insurance professionals dedicated to serving their clients' long-term interests. They are licensed and regulated by state insurance departments.

Our licensed agents are ready to help you review your choices and make an informed decision. There is no fee for their service.

**We do not offer every plan available in your area. Currently we represent 7 organizations which offer 70 products in your area. Please contact [Medicare.gov](http://Medicare.gov), 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.**

 866-377-1116 (TTY: 711)

 [www.GetRuralHealth.com](http://www.GetRuralHealth.com)

**Email:** [info@GetRuralHealth.com](mailto:info@GetRuralHealth.com)

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# QUESTIONS ABOUT MEDICARE



## What You Need to Know



Contact us and speak to a Licensed Insurance Agent

866-377-1116 (TTY: 711)

[www.GetRuralHealth.com](http://www.GetRuralHealth.com)

## What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain people with disabilities under age 65 and people with End-Stage Renal Disease or Lou Gehrig's Disease. The program helps with the cost of health care but does not cover all medical expenses or the cost of long-term care. Medicare has four Parts: Part A, Part B, Part C and Part D.

## Who is eligible?

In general, individuals who are U.S. citizens, who are 65 years old and who have worked at least 10 years in this country or individuals deemed disabled for 24 months may be eligible for Original Medicare Part A at no cost and Part B by paying a premium based on income.

## How do I enroll in Medicare?

An individual can enroll in Medicare at a Social Security office, by calling Social Security (800-772-1213) or online at [www.Medicare.gov](http://www.Medicare.gov). There are specific timeframes involved when enrolling. Consult with a NABIP professional about these enrollment periods.

## Why is it important to enroll?

There are regulations surrounding enrolling in Medicare that can result in a financial penalty for Part A, Part B and Part D. If you are working, you may or may not need to enroll in Part A and/or Part B. Other regulations involve COBRA, HSA health plans, creditable and noncreditable plans and other types of plans.

## What are the four parts of Medicare?

There are four parts that make up Medicare: Part A, Part B, Part C and Part D.

### Part A

Part A covers inpatient hospital expenses, skilled nursing care, hospice and some home health care costs.

### Part B

Part B covers medically necessary doctor visits, outpatient surgery, physical therapy, home care and medical equipment.

### Part C

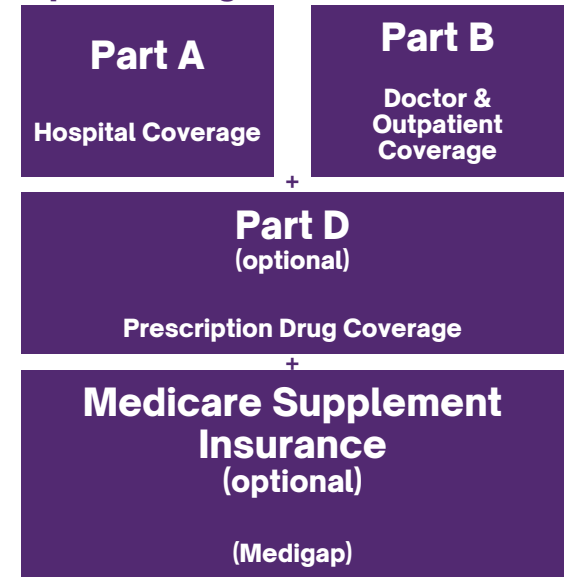
Part C, also known as Medicare Advantage, provides the same coverage as Part A, Part B and often Part D, but coverage is provided by private health insurance carriers that have a contract with Medicare. Medicare Advantage plans may have low or affordable monthly premiums, copays and annual out-of-pocket maximums to protect a person from catastrophic illness. These plans can include more benefits than Original Medicare (Part A and Part B). Additional benefits may include coverage for additional benefits.

### Part D

Part D provides outpatient prescription drug coverage. Plans can be purchased on a standalone basis or be included in a Medicare Advantage plan. Plans vary in price, copays and the drugs included on their formulary (prescription drug list).

\*Enrollment in a Part C or Part D plan may be limited to certain times of the year unless you qualify for a special election period or you are in your Medicare Initial Election Period.

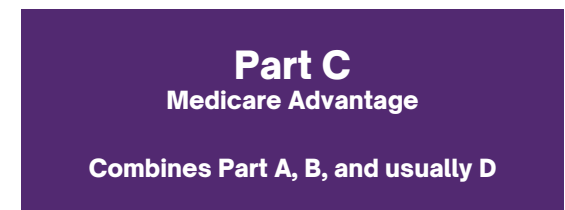
## Options: Original Medicare or MA



## What is Medicare Supplement (Medigap)?

Medicare Supplement, or Medigap, plans cover the "gaps" in Original Medicare (Part A and Part B). These gaps include items like copayments, coinsurance and deductibles. Medicare Supplement plans are provided by private insurance companies.

OR



## What is Medicare Advantage?

Medicare Advantage is offered through private insurance plans. Its popularity comes from low or affordable premiums and a cap on total out-of-pocket expenses. Medicare Advantage plans may include drug coverage and additional benefits not covered by Original Medicare. These plans have copays and possibly other costs.