

Medicare Questions to Keep

A community education handout

Your coverage choices

Original Medicare includes Part A and Part B. Many people add a separate Part D prescription plan. Medicare Supplement insurance, also called Medigap, can help pay certain Original Medicare costs.

Medicare Advantage, or Part C, is another way to receive Medicare benefits through a private plan. Most plans include drug coverage. Networks, prior authorization and cost sharing may apply.

A Medigap policy does not pay Medicare Advantage cost sharing. Keep paying any required Part B premium. Review how other insurance would be affected before making a change.

Look at the whole picture

Ask about your primary doctor, specialists, hospital, medicines and pharmacy. Consider premiums, deductibles, copays and possible yearly costs together.

Original Medicare generally does not cover routine dental services, with some medical-related exceptions. Dental, vision and hearing coverage varies. Check the exact service, provider, exclusions and limits.

A medical out-of-pocket limit is not an unlimited benefit and does not include every expense. Ask which costs count toward the limit and which remain separate.

Before changing coverage

Enrollment rights depend on your situation. Medigap protections and state rules differ from Medicare Advantage and Part D enrollment periods. Verify eligibility and effective dates before canceling existing coverage.

A place of residence does not by itself guarantee coverage for care or eligibility for a particular plan. Medicare generally does not pay for long-term custodial care; skilled care has separate conditions.

Extra Help, Medicare Savings Programs and Medicaid may assist eligible people. Ask an official counselor about your situation privately.

Questions to keep

Can I use the providers I need? Are my prescriptions and pharmacy covered?

What could I pay in an ordinary year and in a year with more care?

What is excluded? What approvals or referrals are needed?

How would this affect my present insurance? When may I make a change?

Trusted resources

Medicare.gov | 1-800-MEDICARE (1-800-633-4227) | TTY 1-877-486-2048

Find your state SHIP at shiphelp.org for free, impartial Medicare counseling.

Presenter: [Agent name] | [Company name] | [Phone or email]

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