Understanding Medicare

A community education session
For individuals and families

[Agent name]

Licensed insurance agent
[Company name]
[Phone or email]

ASK
LEARN
DECIDE

Educational session. No plan sales or enrollment.
Not affiliated with or endorsed by Medicare or any government agency.

What we will cover

Your choices	Original Medicare, supplements and Part C
Common gaps	Dental, vision, hearing and prescriptions
Your questions	Enrollment timing and help with costs

General questions are welcome. Keep personal health and financial details private.

Medicare A, B, C and D

Part A	Hospital coverage
Part B	Doctors and outpatient care
Part C	A private plan alternative to Original Medicare
Part D	Prescription drug coverage

Part C is officially called Medicare Advantage.
We will use “Part C” in this session.

Two ways to receive Medicare

	Original Medicare	Part C
Medical care	Parts A and B	Private plan provides A and B benefits
Drug coverage	Usually add a separate Part D plan	Most plans include Part D
Other coverage	May add Medigap if eligible	Medigap cannot pay Part C cost sharing

Both paths have costs. The right fit depends on the whole picture.

What Part C may offer

Medical benefits	Part A and Part B benefits through one plan
Drug coverage	Most plans include prescription coverage
Added benefits	Some plans include dental, vision or hearing
Medical limit	A yearly limit on covered A and B cost sharing

Benefits and limits vary by plan. Extra coverage is not unlimited.

Part C details that matter

Doctors and travel	Networks and out-of-area rules may apply
Care approvals	Some services need prior authorization
Prescriptions	Check each medicine and the pharmacy
Total cost	Part B premium, plan costs and cost sharing

Medical access and prescriptions matter as much as extra benefits.

How a Medicare supplement works

Medigap	Helps pay certain Original Medicare costs
Separate coverage	A premium in addition to Medicare premiums
Coverage gaps	Usually no routine dental, vision or hearing aids
Joining or changing	Enrollment protections and health review vary

A supplement works with Original Medicare. It cannot cover Part C costs.

Medigap rights vary by state

Who may qualify	Protections depend on your state and circumstances
What may change	Available plans and underwriting rules can differ
When to ask	Check enrollment windows before changing coverage

Do not cancel current coverage before checking replacement rights.

Original Medicare and dental care

Routine care

Generally no coverage for cleanings, fillings, dentures or implants.

Medical exceptions

Certain dental services linked to covered medical treatment may qualify.

Ask the treating provider whether the specific service meets Medicare's rules.

Ways to address routine dental costs

Individual dental insurance

A separate policy that may work alongside your current medical coverage.

Dental through some Part C plans

Coverage depends on the plan’s dental rules and provider arrangements.

Questions for either option

Dentist network? Waiting period? Annual payment limit? Coverage for major work, dentures or implants?

Vision, hearing and prescriptions

Vision	Routine eye exams for glasses usually are not covered
Hearing	Original Medicare does not cover hearing aids
Prescriptions	Part D or other creditable drug coverage is separate

Medical eye care and diagnostic hearing services may qualify under specific rules.

Medical care and daily support

Housing and support	Medicare generally does not pay rent or custodial care
Medical services	Covered doctor visits and treatment follow Medicare rules
Skilled nursing	Short-term skilled care has separate eligibility rules

A change of residence alone does not guarantee coverage for care.

Timing for coverage changes

Oct. 15–Dec. 7	Annual changes to Part C and Part D, effective January 1
Jan. 1–March 31	Certain changes for people already enrolled in Part C
Special circumstances	Some life events create other enrollment opportunities

Senior-living residence alone does not establish an institutional enrollment right.

Programs that may help with costs

Extra Help	May lower Part D prescription costs
Medicare Savings Programs	May help with Medicare premiums and some other costs
Medicaid	Eligibility and covered services depend on state rules

Find free, impartial Medicare counseling at shiphelp.org.

Coverage you may already have

Employer or retiree benefits	A change can affect coverage you cannot easily restore
VA or military benefits	Ask how each benefit works before changing Medicare
An existing supplement	Confirm replacement rights before canceling it

A trusted benefits administrator or official counselor can explain the impact.

Questions about your whole coverage

Care access	Can I see the doctors and specialists I use?
Medicines	Are my prescriptions and pharmacy covered?
Budget	What could I pay over a full year?
Gaps and timing	What is excluded, and when may I make a change?

Questions and trusted resources

Medicare.gov

1-800-MEDICARE (1-800-633-4227)
TTY: 1-877-486-2048

Your state SHIP

shiphelp.org
Free, impartial Medicare counseling

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