

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).

There are 2 main ways to get your Medicare coverage—Original Medicare or Medicare Advantage. To help cover what Original Medicare doesn't, you can join a separate Medicare drug plan and/or buy Medicare Supplement Insurance (Medigap). Most Medicare Advantage Plans include drug coverage and may offer some extra benefits that Original Medicare doesn't cover—like vision, hearing, and dental services. **See pages 9–12** to learn more about your options or visit



[Medicare.gov/plan-compare.](https://www.medicare.gov/plan-compare)



Learn how Medicare works with other health insurance you already have.

When you have other insurance (like group health plan, retiree health coverage, or Medicaid) and Medicare, there are rules for whether Medicare or your other coverage pays first. Tell Medicare 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.

See pages 21–22 for more information.



Use these tips to get started with Medicare.



Create your secure Medicare account.

Visit [Medicare.gov](https://www.Medicare.gov) to create your secure Medicare account any time after you sign up for Medicare and have your Medicare number. Once you've created an account, you can add 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.



Get help paying your Medicare health and drug costs.

If you have limited income, you may qualify for a Medicare Savings Program or Extra Help to lower your health and drug plan costs. Even if you don't think you'll qualify, it's worth checking out. **See pages 91–96** for details.



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 speak for yourself. Medicare can't give your personal health information to anyone unless you give this permission in writing first. **See page 107** for more information.

Do these things within your first year



Get a “Welcome to Medicare” visit.

Schedule a free “Welcome to Medicare” preventive visit with your doctor during the first 12 months that you have Medicare Part B. 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.

See **page 54** for more information.



Find out what Medicare covers.

Download Medicare’s free “What’s covered” mobile app by visiting

 [Medicare.gov/plan-compare.](https://www.Medicare.gov/plan-compare)

You can also **read pages 25–26** to find out if Medicare covers a test, item, or service. If you choose to join a Medicare Advantage Plan, contact your plan for more information.



Review your claims.

Get into the habit of making sure your doctors and providers file your claims in a timely manner and that you aren’t billed for services you didn’t get.

- If you have Original Medicare, you’ll get a “Medicare Summary Notice” (MSN) by mail every 3 months. You can also get your MSNs electronically (also called “eMSNs”) by logging into your secure Medicare account to sign up. See **page 59** for more information.
- If you join a Medicare Advantage Plan or Medicare drug plan, check the statements you get from your plan.
- Reviewing your claims regularly can also protect you and Medicare from fraud and abuse. See **pages 105–106** for more on spotting fraud and how you can report it.



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

If you join 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. If you have Original Medicare, don't forget to explore Medicare Supplement Insurance (Medigap) options to help pay your share of costs within the first 6 months you have Part B.

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 page 72** for details.

- **October 15 – December 7:**

Open Enrollment Period

Each year, you can join, switch, or drop your Medicare health or drug coverage for the following year. Your new coverage will begin on January 1. **See page 71** for more information.

You may qualify for a **Special Enrollment Period** if you experience a life event (like moving or losing other coverage) or an exceptional circumstance (like an emergency). **See page 72** for more details.

Help is always available!

- **Medicare.gov**

Use [Medicare.gov](https://www.medicare.gov) to get answers and information any time.

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

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

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

Get free, personalized health insurance counseling from your SHIP.

See page 108 for more information. A trusted agent or broker may also be able to help.