Welcome to Medicare

Now that you have Medicare Part A (Hospital Insurance) and/or Part B (Medical Insurance), you have some important decisions to make and actions to take.

Do this now:

☐ Decide how to get your Medicare health and drug coverage.

There are 2 main ways to get your Medicare coverage:

- **Original Medicare:** Includes Part A and Part B.
- **Medicare Advantage (Part C):** Medicare-approved plans from private companies that bundle your Part A, Part B, and usually Medicare drug coverage (Part D). Most plans offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.

Choosing Original Medicare?

If so, decide if you want to add Part D drug coverage and/or Medicare Supplement Insurance (Medigap) to help cover what Original Medicare doesn't. The best time to buy a Medigap policy is within the first 6 months that you have Part B.

Remember: Part D is optional, but it's worth considering even if you don't take prescription drugs now. With Part D, you'll be covered if you need certain drugs you didn't expect. Adding Part D now during your Initial Enrollment Period (the 7-month period when you can first sign up for Medicare) may also help you avoid a late enrollment penalty.

Visit Medicare.gov/basics/get-started-with-medicare to learn more about your Medicare coverage options.

If you have other health or drug coverage, talk to your benefits administrator or other insurance provider before you make any changes to your current coverage. In some cases, joining a Medicare health or drug plan might cause you to lose your other coverage.

Do these things next:

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

When you have Medicare and other health insurance (like a group health plan, retiree health coverage, or Medicaid), there are rules for whether Medicare or your other coverage pays first. To make sure your bills are paid correctly, call the Benefits Coordination & Recovery Center at 1-855-798-2627 and tell them about your other health insurance. TTY users can call 1-855-797-2627. You can also learn more by visiting go.Medicare.gov/other-insurance.

☐ Get help paying your Medicare health & drug costs.

If you have limited income and resources, you may qualify for programs that can lower your health and drug plan costs, like a Medicare Savings Program or Extra Help. Visit Medicare.gov/basics/costs/help to get started.

☐ Create your secure Medicare account.

Visit Medicare.gov/account and use one of these free options: ID.me, CLEARme.com, or Login.gov to create your secure Medicare account any time after you sign up for Medicare and have your Medicare Number. If you already have a Login.gov or ID.me username and password, you can use your same log in information to create your Medicare account. Once you create an account, you can add a list of your prescriptions, view your Original Medicare claims, choose electronic mailings, print an official copy of your Medicare card, and more.

☐ Give Medicare permission to talk to someone you trust.

You may want a family member, friend, or caregiver to talk to Medicare on your behalf. Medicare must have your written permission before it can share your personal information with anyone. To get an "Authorization to Disclose Personal Health Information" form, visit Medicare.gov/basics/forms-publications-mailings/forms/other or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also log into your Medicare account to give permission.

Do these things in your first year:

☐ Find out what Medicare covers.

Medicare covers a wide range of services to keep you healthy. Visit Medicare.gov/coverage to find out what's covered. If you decide to join a Medicare Advantage Plan or Medicare drug plan, contact the plan for coverage information.

☐ Schedule a "Welcome to Medicare" visit.

Schedule a "Welcome to Medicare" preventive visit with your doctor within the first 12 months that you have Medicare Part B. This "Welcome to Medicare" visit isn't a physical exam. It includes a review of your medical and social history related to your health, and education and counseling about preventive services that may be right for you. Visit Medicare.gov/coverage/welcome-to-medicare-preventive-visit to learn more.

☐ Review your claims.

Review your claims to be sure you got all the services, supplies, or equipment listed and that you aren't billed for services you didn't get. Reviewing your claims can protect you and Medicare from fraud and abuse.

- If you have Original Medicare, your claims statements are called a "Medicare Summary Notice." You'll get a paper copy in the mail at least twice a year, or you can sign up to get it electronically for more frequent reviews online. Visit Medicare.gov/go-digital for more information.
- If you have a Medicare Advantage Plan or Medicare drug plan, check the statements you get from your plan.

Make sure your Medicare plan meets your needs.

If you join a Medicare Advantage Plan during your Initial Enrollment Period, you can switch 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 health and drug plan coverage during these times:

- **October 15 – December 7: Open Enrollment**
  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. Visit **Medicare.gov/plan-compare** to explore your coverage options.
- **January 1 – March 31: Medicare Advantage Open Enrollment**
  If you're in a Medicare Advantage Plan, you can change to another Medicare Advantage Plan or switch to Original Medicare. Any changes you make will be effective the first day of the month after the plan gets your request to join.

You may qualify for a **Special Enrollment Period** and make changes if you experience a qualifying life event (like moving or losing other coverage) or an exceptional situation (like a natural disaster). Visit **Medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start** to learn more.

Get help when you need it

Get official Medicare information through these trusted resources:

- **Medicare.gov:** Get answers and information any time. You can also start a live chat with a real person.
- **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):** Visit **shiphelp.org** to get health insurance counseling from your local SHIP.
- A trusted agent or broker may also be able to help.

Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit **Medicare.gov/about-us/accessibility-nondiscrimination-notice**, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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