



Welcome to Medicare!

Today, you join the nearly 50 million Americans who have health coverage from Medicare, the federal health insurance program run by the Centers for Medicare & Medicaid Services (CMS).

Because you're entitled to Social Security retirement or disability benefits, **you're automatically enrolled in Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)**. You don't need to pay a monthly premium for Part A. However, you do have to pay a monthly premium for Part B if you choose to keep it.

You also have benefits that help maintain and improve your health, like the "Welcome to Medicare" preventive visit and yearly "Wellness" visits to discuss your health and health care needs. You can choose from thousands of health care providers and hospitals across the country.

Here are some helpful tips to make sure you get the most from your Medicare:

1. **Read the enclosed booklet carefully.** It introduces you to Medicare and explains 4 very important decisions you should consider **now**. Review your choices carefully before you make decisions.
2. **Use the official "Medicare & You" handbook to get answers to your questions.** This handbook, which we'll send you in the mail soon, has more details about your Medicare benefits and coverage choices.
3. **Fill out the "Initial Enrollment Questionnaire."** You'll get a letter soon that will ask you to complete a questionnaire about any other health coverage you may have. This information helps Medicare pay your bills correctly and on time.
4. **Start a file for your Medicare information.** Keep all of your Medicare information in one place so you can refer back to it when you need it.

You may have coverage through the Health Insurance Marketplace or have heard about it. Medicare isn't part of the Marketplace. You may also have heard about the requirement that all Americans have health insurance. Once your Medicare coverage starts, you're considered covered and you won't need a Marketplace plan.

We're committed to providing you with reliable, high-quality health care. If you have questions, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

You have the right to get the information in this packet in an alternate format. Visit Medicare.gov/about-us/nondiscrimination/nondiscrimination-notice.html, or call 1-800-MEDICARE for more information.

Enclosures