

Turning 65 or New to Medicare

Qualify for Medicare Part A: must have a work history of 10 years in USA under self or spouse.

Qualify for Part B: must be disabled for 24 months or age 65.

Under 65 Apply online ssa.gov or set up an appointment at the local Social Security office.

Over 65 retiring use the paper Application or apply at the local Social Security office.

Disabled you Qualify after the 24-month on SSDI (State disability does not count).

After you get your Medicare Card with both Part A and Part B, you can sign up for a Medicare Advantage or Medicare Supplement plan. You only need Part A or B for a Prescription Drug plan.

Please make an appointment with an agent to discuss your particular health needs, doctors, the network's rules and your medications. There are different plans and formularies to suit every consumer situation. We're here to take the stress out of this decision.

Medicare Advantage plans have Prescription drug benefits plus many extra benefits but have network restrictions for all the HMO, POS, R-PPO (Regional state Plan) - L-PPO plans (Local 1 county plan) N-PPO (National Plan all states)

Medicare Advantage R-PPO VA plans- have extra benefits and you can continue to have your Tricare or Champ as a secondary plan picking up those in and out of network copayments.

Medicare Supplement Plans have premiums with no extra benefits. These programs allow you to see any doctor in the USA that takes Medicare. Plus, you must add a prescription Drug plan.

****If you are in an HMO or POS network plans you must update all your specialist referrals, tests, and pharmacy once your Medicare plan starts. (This is not automatic)**

Advantage plans you can change the doctor anytime during the year.

If you are not collecting Social Security, Medicare will send you a bill for 3-6 months of your standard Part B Medicare Premium. You must pay the entire thing to keep Medicare.

Please ask for the **Medicare Easy pay pdf**. This will deduct payment monthly from your checking account. (Takes 6-8 weeks to set up, this is a CMS program). Agents do not have access to this program, agents can only help you sign up.

If you have a higher income of \$103K single or \$206K Married, you will pay more than the standard rate for Medicare please ask for the **IRMAA guide**. Also, if your income changes ask how to reduce this amount in the future.

If you are on **Medi-Cal or Medicaid** (changes when you become eligible for Medicare) agents can help you sign up to **change to the Senior and Disabled program (MSP)** but agents do not have access to the Medical system to update your records. You must call your worker for assistance.

Remember to save your EOB Explanation of Benefits, this is how an agent protects you from fraudulent charges by hospitals and medical professionals.

Agents are here for you when your health changes. If you start taking a new medication and it is expensive or if you fall into the donut hole, call us to see if we can help.

For a more detailed explanation of these rules please talk to your Shop N Health Insurance Agent.