

Turning 65 or New to Medicare Wrap -up

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. For a Prescription Plan only one part is needed Part A or B.

Please see the welcome page for agent contact information to set an appointment to discuss your health needs, doctors, the network's rules, and your medications. Each plan has different benefits and drug formulary, let us help you find a plan to match your health needs.

Medicare Advantage plans have Prescription drug benefits plus many extra benefits but have network restrictions for all the HMO, POS and 3 different PPO plans. Local PPO in 1-3 counties. Regional PPO in 1-3 states. National PPO Across the USA.

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

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 to be effective following month.

If you are not collecting Social Security, Medicare will send you a bill for 3-6 months of your standard Part B Medicare Premium \$174.70. You must pay the entire amount to keep Medicare. If this is difficult:

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).

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 your premium 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)**. Please note agents do not have access to the state system. You must call your state 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 costly medication or fall into the donut hole, call your agent to see if we can help.

For more explanation of these rules please talk to your agent.