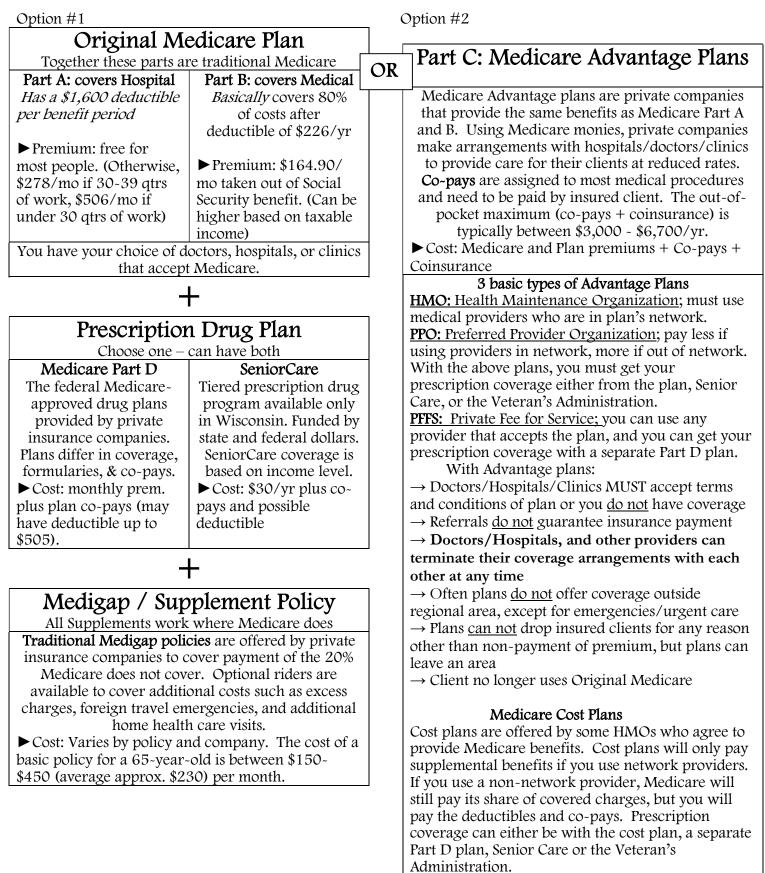
# 2023 Medicare Basics

Medicare is health insurance for people age 65 or older and people under age 65 who have been determined disabled by the Social Security Administration. Coverage options vary in cost depending on the plan, coverage, and the services used.



# The Parts of Medicare

Part A Services:

~Inpatient Hospitalization

-Skilled Nursing Facility Care

-Home Health Care

~Blood

-Hospice Care

-Inpatient Mental Health Services

#### Part B Services:

-Outpatient Hospital Services

-Doctor's visits

-Flu shots, pneumonia shots, Hepatitis B shots, COVID-19 vaccine, tetanus shot (if exposed to dangerous virus or disease)

-Durable Medical Equipment, including Oxygen

~Lab work

-X-Rays, Scans, and MRIs

-Physical, Occupational, Speech, and Cardiac Rehabilitation therapies

-Chemotherapy and injectable drugs

-Ambulance

-Emergency room and urgent care

-Diabetes supplies (except insulin and syringes  $\rightarrow$  Part D)

-Mental Health Services (outpatient)

#### Part C Services:

-Another name for Medicare Advantage plans.

## Part D Services:

-Prescription medications, insulin, syringes, and commercially available vaccines on Part D plan's formulary not covered under Medicare Part B

## Some Things to Remember:

-Each year individuals have a chance to review and change their Medicare Part D or Medicare Advantage (Part C) plan during Medicare's Open Enrollment Period, which runs from **October 15-December 7**. Plan changes made during this time become effective January 1st of the following year. There is also a Medicare Advantage (MA) Open Enrollment Period, which runs annually from **January 1**-**March 31**. During this period individuals can dis-enroll from an MA plan or enroll in a different MA plan. Changes are effective the first day of the following month. -You cannot have an HMO or PPO Advantage plan <u>and</u> a separate Part D Plan together. You can have SeniorCare with either plan.

-You can change supplement policies any time if you can find another company who will accept you (subject to medical underwriting).

-Under specific circumstances you may have guaranteed issue into a Medicare supplement plan and not be required to undergo medical underwriting.