

TAKING THE GUESSWORK OUT OF MEDICARE



Medicare 101: The A, B, C (and D) of Medicare Plans

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As a licensed Medicare professional, I speak with many individuals who are nearing age 65 or retiring, and therefore are becoming eligible for Medicare. Once you turn 65 and are receiving Social Security or collecting SSDI (disability) for more than 24 months, you are automatically enrolled in Medicare. Must you enroll in Part A and B and start paying a premium? Will Medicare be your primary insurance? Maybe you are continuing to work beyond age 65, and you aren't sure if you even need Medicare, but you want to make sure you don't unknowingly get a late enrollment penalty. There are so many questions and not a lot of places to turn to get an educated answer. Here is a brief overview:

Your Original Medicare consists of **Part A** and **Part B**. Medicare Part A is your hospital coverage and pays for your room and board in the hospital, a skilled nursing facility or hospice care. Medicare Part A is free for most people, as long as you or a spouse have worked at least 10 years in the United States.

Medicare Part B is your outpatient coverage and includes doctor visits, lab-work, imaging tests, surgeries, durable medical equipment, and even services like chemotherapy, radiation and dialysis. After a small deductible that you pay once per year, Part B will cover 80% of all these services for you and you pay the 20% coinsurance.

Once you have established Parts A & B, there are two choices available to you: **Medicare Advantage** (also called Medicare Part C) or **Medicare Supplemental** plans (Medigap). Consumers are able to get a private health insurance plan to either replace or supplement their Part B coverage to save money. We dive deeper into Medicare Advantage plans & Medicare Supplement / Medigap plans on www.emeraldmedicare.com/blog.

Part D is your prescription drug plan and is extremely important to have. This will allow you to purchase your prescriptions at a much lower price than retail. If you choose a Medicare Advantage plan, this is already included in your plan.



It can be difficult to understand all of the different plans that come with Medicare, but making the right decision is important to saving money and worrying less about your coverage. Contact Emerald Medicare for all your questions about Medicare. There's absolutely no cost to you for our services. We are local, informed, and dedicated licensed insurance agents who understand and educate on Medicare.

Our team is here to help!

Visit our website, schedule an appointment with our team, and read more helpful resources by scanning the QR code:



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