

a healthy conversation

Turning Medicare Nonsense into Common Sense

Understanding the basics of Medicare ensures you have the best coverage

From Wellmark Blue Cross and Blue Shield

Medicare can often be complex and confusing, but it doesn't have to be. Medicare, a federal health insurance program for people 65 and older, is available for Americans who have paid into the system during their working years. Millions of people receive health benefits from Medicare, and knowing the ins and outs of the program is key to ensuring you have the best coverage for your lifestyle.

Understanding the Basics

Let's break it down into what Medicare is and what it is not. Original Medicare has two parts:

- **Medicare Part A** is offered at no cost to nearly everyone eligible for Medicare. It pays inpatient hospital stays, care in a skilled nursing facility, home health care and hospice after you pay your deductible and copayments.
- The second part is **Medicare Part B**. That is available for a monthly premium to most people eligible for Medicare and covers doctor visits and services, outpatient hospi-

tal care, durable medical equipment and some medical services and supplies not covered by Medicare Part A. Medicare Part B also covers some preventive services.

Medicare Parts A and B are necessary to begin any plan. From there additional plans like **Medicare Part D** — a prescription drug plan or **Medicare Part C** — a Medicare Advantage Plan can be added on to supplement the care that A and B do not cover. Major insurers, like Wellmark Blue Cross and Blue Shield, offer these types of Medicare Supplement plans.

Understanding Enrollment

It's important to understand that almost everyone is automatically enrolled in Medicare Parts A and B on the first day of the first month they turn 65. From there, the option to enroll in additional plans for enhancement of your benefits arises. There are specific enrollment periods for each part of Medicare, most either beginning on your 65th birthday

or within a 7-month time span surrounding your birthday. For more information on whether you'll be automatically signed up, or for specific enrollment periods, visit www.medicare.gov.

The Next Steps

Armed with all of the basic knowledge, you may still need more to choose the right plan for your needs. Understanding Medicare is complex, so before moving forward, there are three questions you should ask yourself:

1. Do your medical needs go beyond what Medicare parts A, B, and D cover?
2. Will your out-of-pocket expenses under traditional Medicare be too high?
3. How will you handle unforeseen medical issues that might come up?

It may take some time to find the answers to these questions, but if the task seems difficult, visit with your trusted insurance broker or agent for assistance.

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