



# Basics of Medicare

# AGENDA

- What is Medicare?
- How do the different parts of Medicare work?
- What are the Medicare enrollment periods?
- What are some helpful resources?



# WHAT IS MEDICARE?



Medicare is health insurance for people who:

- Are age 65 and older
- Received Social Security disability benefits for at least 24 months

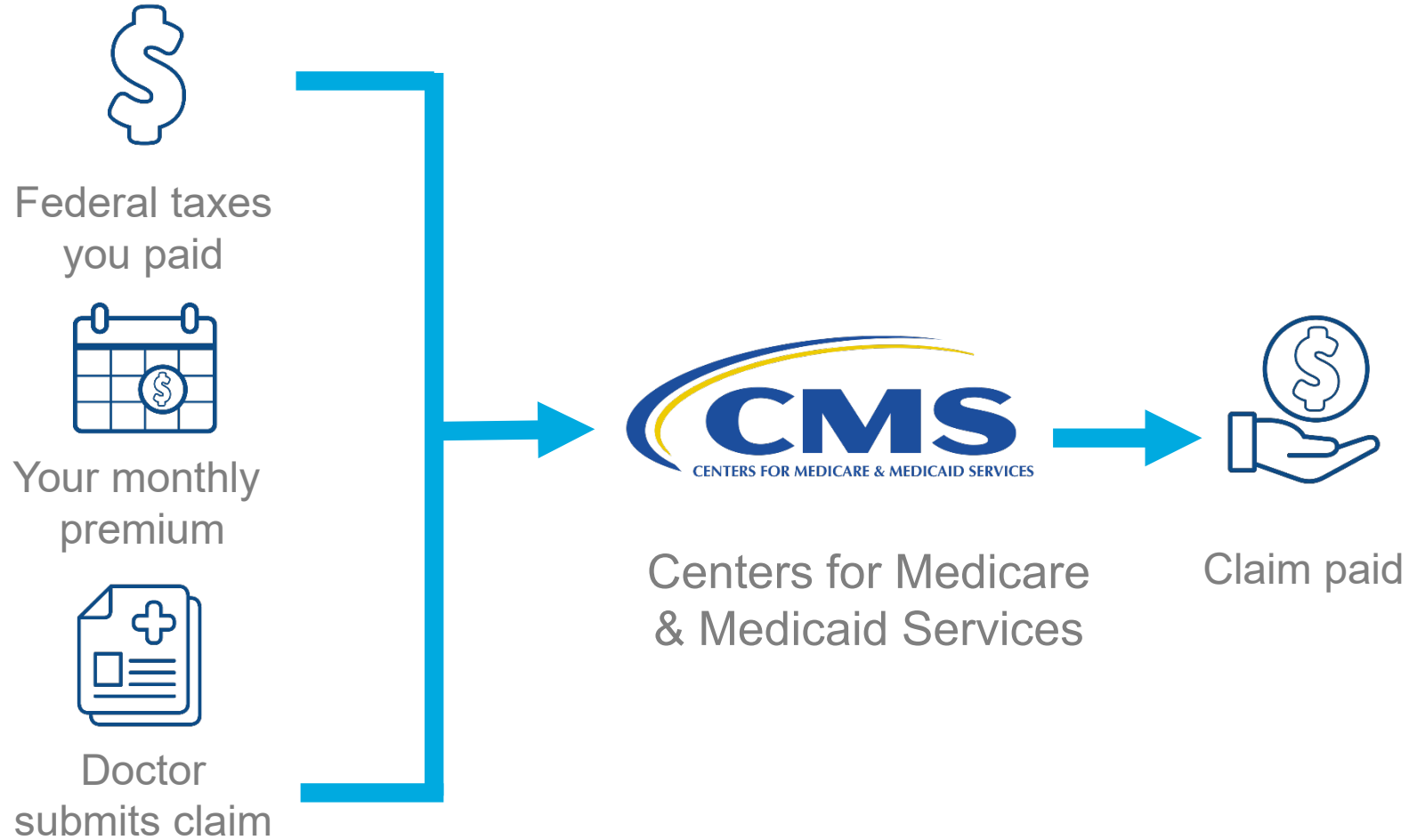
# DIFFERENCE BETWEEN **MEDICARE** AND **MEDICAID**

Medicare = Health care

Medicaid = Financial aid for health care



# HOW MEDICARE IS FUNDED



# PARTS OF MEDICARE

- Part A – Hospital coverage
  - Part B – Medical coverage
  - Part C – Medicare Advantage
  - Part D – Prescription drug coverage
  - Medicare Supplement Insurance
- Original Medicare





# PART A – HOSPITAL COVERAGE



Part A:  
Covers hospital stays,  
hospice care and some  
home health care

# PART B – MEDICAL COVERAGE

Part B:  
Covers medically necessary  
doctor's services and  
many preventive services,  
to keep you healthy





# PART C – MEDICARE ADVANTAGE PLANS



## Part C:

- Offered by private companies
- Includes more benefits than Original Medicare

# PART D – PRESCRIPTION DRUG COVERAGE

Part D:  
This is an optional benefit  
that offers prescription  
coverage to everyone  
with Medicare



## PART D – EXTRA HELP/LOW-INCOME SUBSIDY



Part D:  
You may qualify for  
assistance in paying for  
your Medicare prescription  
drug costs



# DON'T WAIT — ENROLL ON TIME

The best way to avoid late enrollment penalties is to enroll in Part D as soon as you are eligible





# MEDICARE SUPPLEMENT INSURANCE



Medicare Supplement:  
This is an optional policy  
that helps cover certain  
“gaps” not covered by  
Original Medicare.

# UNDERSTAND YOUR OPTIONS

## Original Medicare

Part A



Part B



You can add:

Part D



You also can add:

Medicare Supplement Insurance

## Medicare Advantage (also known as Part C)

Part A



Part B



Most plans include:

Part D



Some plans also include:

Lower out-of-pocket costs

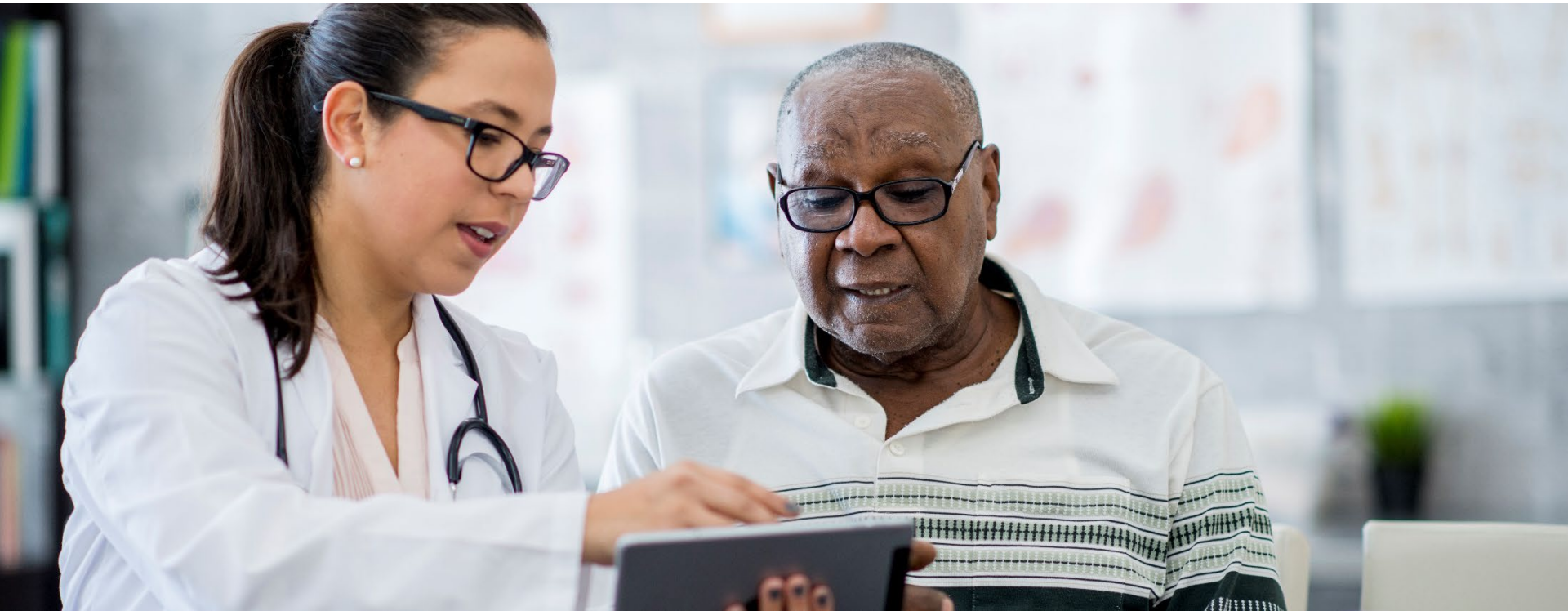
Added benefits

# WHEN TO ENROLL



- Initial Coverage Enrollment Period (ICEP)
- Annual Enrollment Period (AEP)
- Lock-in Period
- Open Enrollment Period (OEP)
- Special Enrollment Period (SEP)

# KNOW YOUR RIGHTS



All Medicare recipients have certain rights.



# COMMON QUESTIONS

- Does my other insurance work with Medicare?
- Can I receive both Medicare and Medicaid?
- Do I need to be on Social Security to get Medicare coverage?



# PERSONALIZED HELP

The screenshot shows the Cigna BenefitsCheckUp website. At the top left is the logo for BenefitsCheckUp, National Council on Aging, featuring a checkmark icon. To its right is the Cigna logo, which includes a stylized tree icon. In the top right corner, there are three small 'A' icons for accessibility. Below the logos is a navigation menu with the items 'Home', 'Find My Benefits', and 'Resources & Forms'. The main content area has a dark blue background with the headline 'Find and enroll in public and private benefits programs' and the subtext 'Answer a few questions to quickly find the benefits you deserve.' Below this is a form with a 'ZIP Code' input field and a 'Find My Benefits' button. A photograph of an elderly couple smiling while looking at a laptop is positioned to the right of the text. Below the main content area, there is a section titled 'Key benefit programs is a good place to start to get help'. This section contains a circular icon with symbols for a shopping cart, a telephone, a dollar sign, and a medical symbol. To the right of the icon is the text 'Key Benefits Screening' and 'Quickly find core benefits that pay for medications, health care, food, and more.' Below this text is a blue 'Get Started' button. At the bottom of the page, there is a light gray bar with the text 'Explore programs that can help you save money'.

Cigna.BenefitsCheckUp.org



# MEDICARE HELP



- Visit [Medicare.gov](https://www.Medicare.gov)
- Call 1-800-MEDICARE  
24 hours a day, 7 days a week
- Contact the State Health Insurance Assistance Program (SHIP)
- Visit the Medicare Plan Finder at [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan)



# SUMMARY

1. Know the four parts of Medicare: A, B, C and D
2. Know when you're eligible for Medicare
3. Know what kind of Medicare coverage fits your individual needs
4. Know when to enroll
5. Know your Medicare rights





Talk to a Benefit Advisor or  
call Cigna at 855-984-1338 (TTY 711)



# Thank you



# SOURCES

- <https://www.CMS.gov>
- <https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/whats-medicare>
- <https://medicare.gov>
- <https://www.Cigna.Benefitscheckup.org>
- <https://www.medicare.gov/sign-up-change-plans/getting-started-with-medicare>

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