

# MEDICARE POCKET GUIDE

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YOUR AT-A-GLANCE GUIDE  
TO NAVIGATING MEDICARE

PRESENTED BY



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**INSURANCE**

# HAPPY “ALMOST” BIRTHDAY

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Is your 65th birthday just around the corner? It's time to start thinking about Medicare! We know Medicare is a big decision that needs to be carefully considered. We also know that it can be confusing as you evaluate your options. Find some quick tips to get you started with our handy pocket guide.

Remember, Jerry Anderson & Diane Hellman Insurance is here for you as you navigate Medicare. Call us for reliable, personalized Medicare advice, **406-829-2731**, or check out our website for seminar dates and locations, **AndersonHellmanInsurance.com**. We are here to make Medicare simple.

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# MEDICARE OPTIONS

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Medicare offers health insurance to people who are 65 and older, certain younger people with disabilities, people with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD) and ALS. There are different parts to Medicare to help cover certain services.

## **Part A – Hospital Insurance**

Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

## **Part B – Medical Insurance**

Covers certain doctors' services, outpatient care, medical supplies, and preventative services.

## **Part C – Medicare Advantage Plans**

Offered by private insurance companies that contract with Medicare. These plans provide all of Part A and B benefits plus additional benefits. Most Medicare Advantage plans include prescription drug coverage.

## **Part D – Prescription Drug Coverage**

Often included in Part C Medicare Advantage plans, this coverage is also available as stand-alone plans for people in original Medicare and/or on Medicare Supplement (Medigap) plans. These plans are offered by companies that are approved by Medicare.

## WHAT TO CONSIDER WHEN PICKING A PLAN

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- Look at more than just premiums.
- Consider co-pays, deductibles, coverage, ease of use, and the network of providers.
- The cheapest premium doesn't always mean it's the best plan for you.
- Seek the advice of a local, licensed, experienced insurance agent.
- Insurance does not have to be a do-it-yourself project!

## WHEN CAN I GET MEDICARE?

When you're first eligible for Medicare based on turning 65, you have a 7-month Initial Enrollment Period (IEP) to sign up for Part A and/or Part B: three months before your birthday month, the month of your birthday, and three months after your birthday month. If you sign up for Part A and/or B in the first three months of your IEP, your coverage will start the first day of the month you turn 65. If your birthday falls on the first day of the month, it will start on the first day of the prior month. After this period has lapsed, you could face delays and/or gaps in coverage as well as permanent penalties and/or higher premiums.

## WHEN CAN I GET MEDICARE (CONTINUED)

You can then sign up for Part A and/or Part B during the General Enrollment Period between January 1–March 31 and your coverage will start July 1, unless you have circumstances that qualify you for a Special Enrollment Period. Some people get parts of Medicare automatically and other people have to sign up for it.

If you aren't automatically enrolled in Part A, you can sign up for premium-free Part A (if you're eligible) any time during or after your IEP. If you have to buy Part A and/or B, you can only sign up during a valid enrollment period.

Others can get Medicare on the 25th month of Social Security Disability benefits or if they have ESRD or ALS. Call us for more details.

## WHAT IF I PLAN ON WORKING PAST 65?

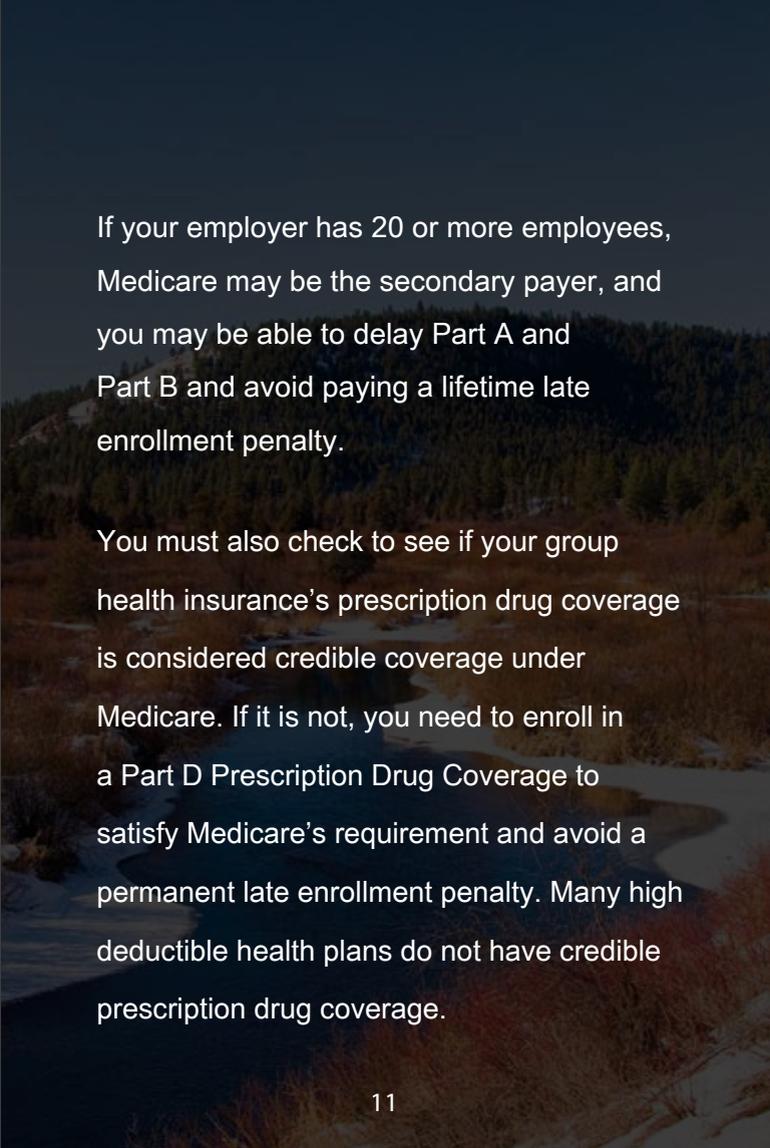
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If you plan on working past your 65th birthday, and your employer, or your spouse's employer, offers group health coverage based on current employment, there still could be important Medicare decisions you must make. Make sure you understand how your current coverage works with Medicare by visiting with your benefits administrator before making any changes. If you aren't receiving Social Security benefits, in which Parts A and B would be automatic, you'll need to sign up with Social Security for Medicare-only benefits three months before you turn 65

## WHAT IF I PLAN ON WORKING PAST 65? (CONTINUED)

to get Medicare Parts A and B. However, depending on the size of your employer, there also may be options to delay the penalty if you enroll later.

Employer size determines whether you may be able to delay Part A and Part B without having to pay a permanent penalty if you enroll later. If the employer has fewer than 20 employees, you should sign up for Part A and Part B when you're first eligible. In this case, Medicare (primary payer) pays before your other coverage. With your employer insurance as the secondary payer, you may need to enroll in Medicare Part B before your group insurance will pay.



If your employer has 20 or more employees, Medicare may be the secondary payer, and you may be able to delay Part A and Part B and avoid paying a lifetime late enrollment penalty.

You must also check to see if your group health insurance's prescription drug coverage is considered credible coverage under Medicare. If it is not, you need to enroll in a Part D Prescription Drug Coverage to satisfy Medicare's requirement and avoid a permanent late enrollment penalty. Many high deductible health plans do not have credible prescription drug coverage.

## HOW DOES DRUG COVERAGE WORK?

While prescription drug coverage is included in many Part C Medicare Advantage-managed care plans, if you choose a Medicare Supplement plan (Medigap), or choose to only carry original Medicare, you will need to purchase a separate stand-alone Medicare Part D prescription drug plan. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in premium, deductible, drug costs at the various levels, drugs covered (formulary), and pharmacy network.

## WHAT OTHER CONSIDERATIONS MIGHT AFFECT ME?

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Are you concerned about your income level? Or, perhaps you are a veteran or on Medicaid. There are Medicare plans for everyone and all income levels. Jerry Anderson & Diane Hellman Insurance can help guide you through the steps to choose the best plan for your individual circumstances and needs.

We also provide help with signing up for assistance programs such as Big Sky Rx and Social Security Extra Help.

# HOW CAN I GET HELP SIGNING UP FOR MEDICARE?

You can visit [medicare.gov](https://www.medicare.gov) to sign up online for Medicare Parts A and B. However, many people seek assistance to enroll and navigate the complexities of their Medicare options. Jerry Anderson & Diane Hellman Insurance is committed to offering expert support right here in Western Montana. They will work with you and guide you through the steps needed.

Resource: Official U.S. Government website for Medicare, [medicare.gov](https://www.medicare.gov).



## ABOUT JERRY & DIANE

Jerry Anderson & Diane Hellman Insurance offers more than 60 years of experience serving our friends and neighbors in Western Montana. We are focused on exploring all options for our customers so that you feel confident that your insurance plan fits both your budget and your personal needs, and also as your needs change year after year. We are passionate about taking care of our clients. And we are here for you all year long, whenever you have questions or concerns. We are your local trusted advocates.



# Jerry Anderson & Diane Hellman

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INSURANCE

Let us help you navigate Medicare!

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