



# **Medicare:** **A Beginner's Guide**

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**If you're nearing age 65 and just starting to learn about Medicare, it can be confusing. We can help.**

# What is Medicare?

Medicare is the U.S. federal government health insurance program for Americans age 65 or older and people with certain disabilities.

Medicare has four parts:



## **Part A** (Hospital)

- Helps cover inpatient care in hospitals or skilled nursing facilities
- Your costs will vary, based on the length of your stay



## **Part B** (Medical)

- Some preventive services, such as screenings and vaccines
- Doctor visits, X-rays, urgent and emergency care, ambulance rides, and outpatient surgery



## **Part C** (Medicare Advantage)

- Includes both Medicare Part A and Part B, and many plans include Part D
- Helps fill in some of the gaps in Original Medicare
- Run by private companies, like PacificSource, under a Medicare contract



## **Part D** (Prescription drug coverage)

- Can be bundled into a Medicare Advantage plan, or purchased separately with a Medicare Supplement (Medigap) plan
- *When* you purchase Part D matters; late enrollment penalties may apply

# Getting started: Your primary options

When you first start Medicare,  
you can choose how to get your coverage.

## Original Medicare

**Part A** | Hospital Insurance

**Part B** | Medical Insurance

**Part D** | Drug Plan  
*Optional to add*

**Medicare Supplement (Medigap) plan:** Helps you pay your deductible, coinsurance, etc.  
*Optional to add*

or

## Medicare Advantage (Part C)

**Part A** | Hospital Insurance

**Part B** | Medical Insurance

**Part D** | Drug Plan  
*Included in many MA plans*

Medicare Advantage Plans often have **lower out-of-pocket costs** than Original Medicare.

Medicare Advantage plans often offer **extra benefits**, such as **routine vision, eyewear, hearing aids,** and **fitness benefits.**

# Things to consider when deciding on a plan



## Is your doctor in the network?

Provider networks vary from plan to plan. Check with the insurer before you enroll.

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## Do you need prescription drug coverage?

If so, you'll need to enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes Part D coverage. (You may also want to check with the insurer to be sure your medications will be covered.)

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## Do you plan to travel?

Medicare Advantage plans and some supplements offer coverage for worldwide emergencies. Original Medicare won't cover you outside the U.S.

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## Are you still working?

If you are eligible for Medicare and you have an employer health plan, you may be able to keep that coverage and start Medicare later. Check with the Social Security office for more information.

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## What does it cost?

Costs for Medicare vary from year to year. Generally, you will need to pay a premium for Part B, and deductibles for both Parts A and B. (For most people there is no premium for Part A.)

Part D has a monthly premium, as do Medicare Supplement plans.

Medicare Advantage plans often have a low or zero premium and often include prescription drug coverage. These plans also have copays and annual out-of-pocket maximums that can protect you from catastrophic illness.

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## Do you qualify for financial assistance?

People with limited income and resources may qualify for assistance programs that pay the Part B Original Medicare premium and/or lower the costs of Medicare prescription drug coverage.



# Where to go for help

## Contact PacificSource

We are a regional, not-for-profit health plan, with more than 20 years of experience offering Medicare Advantage plans in the Northwest. Our friendly experts are happy to answer your questions.

- Learn more at **[www.Medicare.PacificSource.com](http://www.Medicare.PacificSource.com)**
- Call toll-free **(855) 931-0435**  
TTY **(800) 735-2900**
- We're available:  
**October 1 – March 31:** 7 days a week, 8:00 a.m. – 8:00 p.m.  
**April 1 – September 30:** Monday – Friday, 8:00 a.m. – 8:00 p.m.

## Call your local insurance broker

PacificSource Medicare partners with a select group of local insurance brokers. Call us if you need help finding one near you.

## Contact Medicare directly

- Visit **[www.Medicare.gov](http://www.Medicare.gov)**
- Call **(800) MEDICARE** (800) 633-4227  
TTY **(877) 486-2048**

## How to enroll in Original Medicare

You can enroll at a Social Security office, by calling **(800) 772-1213**, or online at **[www.SSA.gov](http://www.SSA.gov)**.