

# 7 THINGS TO KNOW BEFORE STARTING MEDICARE

Getting started on your Medicare journey can feel overwhelming. But taking the right steps ahead of time can help set yourself up for success. Know these 7 pieces of information before you enroll to make the process a breeze.



## 1 Learn the basics of Medicare.

Knowing your way around basic Medicare Terms makes the rest of the process that much easier. Did you know Original Medicare (Parts A and B) isn't the only coverage available? Here's a breakdown of each plan:

- Part A covers hospital expenses
- Part B covers doctor's office visits
- Part C includes Medicare Advantage plans
- Part D covers prescription drugs
- Medicare Supplement plans—also called Medigap plans—help cover expenses like coinsurance, copayments, deductibles, and emergency foreign travel expenses that parts A and B typically don't include.



## 2 Assess your current employer benefits.

If you or your spouse plan to work past age 65, understand what your employer coverage includes. The cost and coverage of these benefits will help determine what Medicare coverage you may—or may not—want to elect at age 65. Understand what effects working past age 65 may have on your Medicare coverage, and how Medicare and employer coverage work together. Contact the HR department to help answer any questions about coverage options.



## 3 Assess your monthly + annual budget

Knowing how much you can spend on a policy can help you find the right coverage. Figure out how much you can set aside per month and per year to get a good idea of how much coverage you need. Comparison shopping is a great way to ensure you're getting the right coverage at the lowest price—and can save you a ton of money.

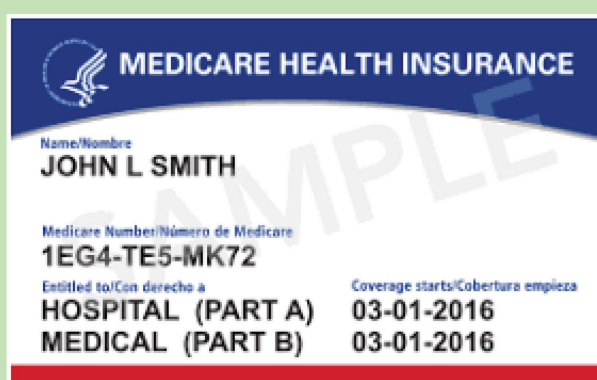


## 1 Gather your personal health information.

To avoid any potential delays in your coverage, you'll need:

- Social Security number
- Policy numbers + details about current insurance plans
- Healthcare provider contact information
- Current prescription information
- Existing + previous health conditions
- Any additional relevant financial + legal information

## 2



## 3 Identify your enrollment period.

Most people turning 65 will be automatically enrolled into Medicare Part A and Part B the first day of their birth month. If you're eligible for automatic enrollment, you'll receive your Medicare cards in the mail a few months before your birth month.

Under 65? On Social Security Disability Insurance (SSDI)? You may be eligible for Medicare if you've received Social Security benefits for at least 24 months. Contact your local Social Security office for more information about eligibility and enrollment.

## 4



## 5 Check to see if your doctor accepts Medicare.

Contact your current healthcare provider to know whether or not they accept Medicare. If not, it's important to find the right doctor to assist your needs.

Since all Medicare Supplement plans are standardized by the federal government, any doctor who accepts Medicare must also accept any Supplement plan you choose. If you elect a Medicare Advantage plan, know that they usually fall within a provider network. Be sure to verify your doctor also accepts the provider you are considering.

## 6



## 7 Get an advisor.

A trusted advisor can help you navigate your options and avoid overpaying. Contact Utah Insurance Brokers today to speak to a licensed advisor about your options and find best plan for you—for free.

**Call 801-597-9794 to speak with a license agent.**