

Making the Most of Medicare

Navigating the world of Medicare can seem daunting, but with the right information, you can make the most of your coverage and ensure you receive the best possible care. ***I would love to work with you to help you understand your options and offer strategies for maximizing your benefits.***

Understanding Medicare

Medicare is a federal health insurance program for people aged 65 and older, as well as certain younger individuals with disabilities. It consists of four parts:

- Part A (Hospital Insurance): Covers inpatient hospital stays, care in skilled nursing facilities, hospice care, and some home health care.
- Part B (Medical Insurance): Covers outpatient care, doctor services, preventive services, and some home health care.
- Part C (Medicare Advantage): An alternative to Original Medicare that offers additional benefits through private health plans.
- Part D (Prescription Drug Coverage): Helps pay for prescription drugs.

Eligibility and Enrollment

To maximize your Medicare options, it's crucial to understand when and how to enroll.

Most people become eligible for Medicare when they turn 65. You can enroll during the Initial Enrollment Period, which starts three months before your 65th birthday, includes the month you turn 65, and ends three months after.

Conclusion

Maximizing your Medicare options requires a thorough understanding of the program, careful consideration of your individual needs, and proactive management of your coverage. ***By working with a “Medicare Coach”, such as myself, you can ensure that you receive the best possible care and make the most of your Medicare benefits.***

Michael C. Jenkins
Medicare Coach
423.400.8400