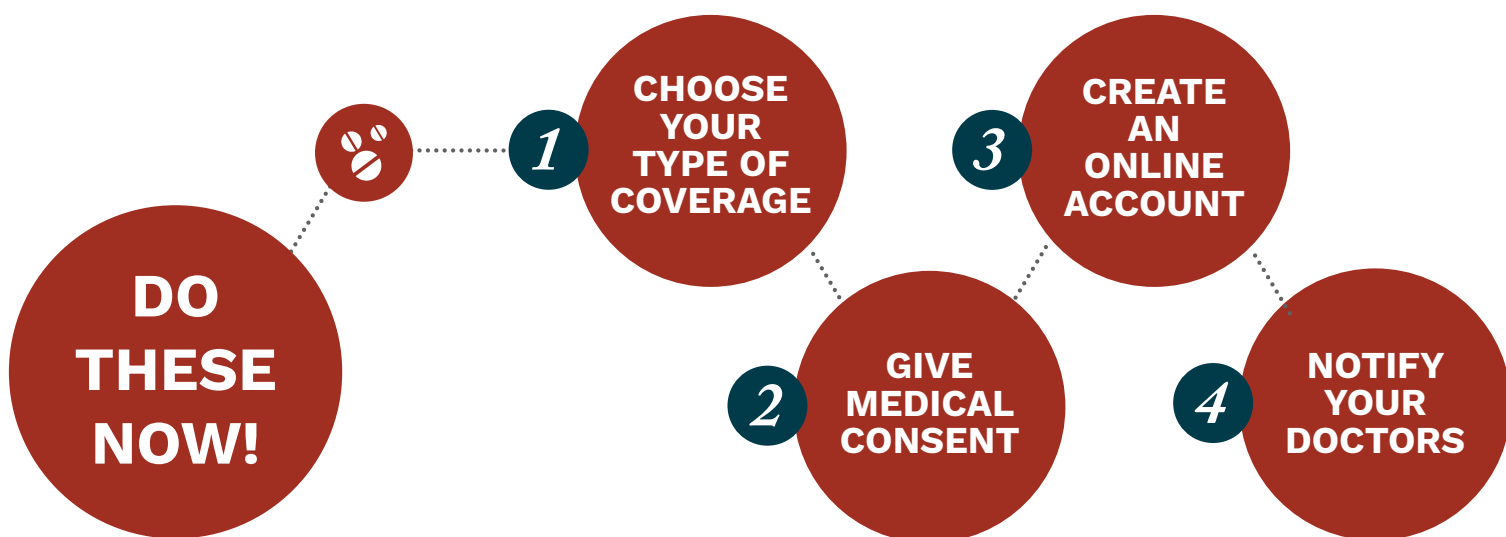


WELCOME TO MEDICARE

Use these steps to get started



1 CHOOSE YOUR TYPE OF COVERAGE

You have two main options for Medicare coverage:
Original Medicare or Medicare Advantage

With Original Medicare, you can add a separate Medicare drug plan and/or Medicare Supplement Insurance (Medigap) policy. Most Medicare Advantage Plans include drug coverage and offer extra benefits that Original Medicare doesn't cover like vision, hearing, dental, and more.



2 GIVE MEDICAL CONSENT

You may want a family member, friend, or caretaker to talk to Medicare on your behalf. Only you can access personal health info unless you give this consent in writing first.

Visit
[medicare.gov/forms-help-resources](https://www.medicare.gov/forms-help-resources)

Under Medicare forms select:
Authorization to Disclose Personal Health Information Form





3

CREATE AN ONLINE ACCOUNT



4

NOTIFY YOUR DOCTORS



Visit *Medicare.gov* to create your secure Medicare account. Create an online account, so you can log in to manage your Medicare information anytime. Create a list of your prescriptions, view your Original Medicare claims status, pay your Medicare premiums, and more. You can also print an official copy of your Medicare card.

If you have more than one medical or drug coverage it's important to understand which one pays first. You need to notify your doctors about your new Medicare coverage and any other health plans you have. You also need to let Medicare know about other coverage.

Call the Benefits Coordination & Recovery Center
1-855-798-2627
(TTY: 1-855-797-2627)



**WITHIN
YOUR
FIRST
YEAR!**



1

**FIND OUT
WHAT'S
COVERED**

3

**REVIEW
YOUR
CLAIMS**

2

**GET HELP
MAKING
PAYMENTS**

4

**MAKE
ANY
CHANGES
ASAP**



1

**FIND
OUT
WHAT'S
COVERED**

Visit [Medicare.gov/coverage](https://www.medicare.gov/coverage) or download Medicare's free "What's covered" mobile app to find out which items and services Medicare covers.



If you join a Medicare Advantage Plan, check their materials, online services, or app, if they have one.



2

**GET HELP
MAKING
PAYMENTS**

If you have limited income, you may qualify for financial help.

For more details visit [medicare.gov/your-medicare-costs/get-help-paying-costs](https://www.medicare.gov/your-medicare-costs/get-help-paying-costs)

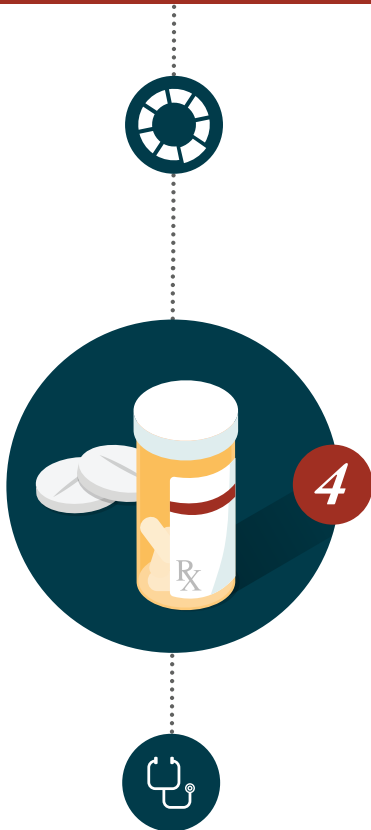


3

**REVIEW
YOUR
CLAIMS**

Review your claims to ensure they are filed correctly and in a timely manner.

- If you have Original Medicare every three months you'll be mailed a claim statements called "Medicare Summary Notices" (MSNs). Monthly electronic statements are available in your online Medicare account. See "Medicare & You" handbook at [Medicare.gov/publications](https://www.medicare.gov/publications) for details.
- If you have a Medicare Advantage Plan or Medicare drug plan, check the statements provided by your plan.



MAKE ANY CHANGES ASAP

If you enroll in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without a separate drug plan) within the first 3 months you have Medicare.

YOU CAN ALSO MAKE CHANGES TO YOUR COVERAGE DURING THESE TIMES

January 1 – March 31

Medicare Advantage Open Enrollment Period

If you're in a Medicare Advantage Plan, you can change to another Medicare Advantage Plan or switch to Original Medicare. See the "Medicare & You" handbook at [Medicare.gov/publications](https://www.medicare.gov/publications) for details.

October 15 – December 7:

Annual Open Enrollment Period

Each fall, you can change your Medicare health or drug coverage for the following year. Your new coverage will begin on January 1.

For details visit:

[Medicare.gov/sign-up-change-plans](https://www.medicare.gov/sign-up-change-plans)

You may also be able to change your coverage if certain life events happen (if you move or lose other insurance)

Visit [Medicare.gov](https://www.medicare.gov) for details

HELP IS AVAILABLE



1-800-MEDICARE (6334227)
Get help 24 hour a day, 7 days a week
(TTY: 1-877-486-2048)



Medicare.gov
See the "Medicare & You" handbook:
Medicare.gov/publications

State Health Insurance Assistance Program

Get free, personalized health insurance help
with a trusted insurance broker

RedQuote

CUSTOMIZED HEALTH SOLUTIONS

1-877-466-1999

Medicare@redquote.com