Rest Easy About Medicare With These 5 Simple, but Important Facts

by Anthem (Paid Content) | Comments: 0

Navigating the Medicare process can cause worry. If you or a loved one are becoming eligible for Medicare this year or looking to switch plans, you probably have many questions about Medicare eligibility, Medicare Advantage, and prescription drug plans. Getting answers to those questions will help you choose the plan that’s right for YOU.

Get the simple facts and don’t put off your Medicare enrollment because missing the deadline could mean added expense from late penalties and increased out-of-pocket expenses.

Rest Easy When You Have the Facts

FACT – 1: You’re Eligible for Medicare When You Turn 65.

When you turn 65, you may be eligible for Medicare Parts A and B, even if you are still working. Your enrollment period (EP) is a six-month window - the three months before you turn 65, and the three months after.

FACT – 2: There Are Three Ways to Sign-up for Medicare.

You can enroll in Medicare Part A and/or Part B three ways. You sign up with the social security administration to either completing the online form, over the phone or you can go to your local social security office. Note: If you collect social security, you are automatically enrolled in Medicare.

FACT – 3: Medicare Parts A/B Doesn’t Cover All Medical Expenses

Parts A, B, and C, and D, each covers a variety of health expenses, such as hospital visits, doctor appointments, physical therapy, and prescriptions. Part A covers hospital care and Part B covers outpatient care and some medical supplies, therapy and treatment.

FACT – 4: Medicare Plans are Not Created Equal – Plan for Your Health Costs

Many different factors may affect which plan is best for you. It’s important to consider your health history and lifestyle before choosing your plan. For example:

- Medicare and Medicare plans cover essential medical conditions, but they don’t cover costs for hearing tests or aids.
- Medicare covers the cost for limited stays in a rehabilitation facility, but if you require a longer stay at a nursing home or assisted living facility, Medicare won’t cover custodial care costs.
- If you travel abroad, know that Medicare offers no coverage outside of the country.

WHAT YOU NEED TO KNOW ABOUT MEDICARE

Are you eligible?

Traditional Medicare Covers

Original Medicare

Part A: Hospital Insurance

Part B: Medical Insurance

Medicare Supplement Plans

Be Better Protected

Medigap Plans

Find a Plan

FACT 5: You are not alone

There is a lot of pressure to make the right decision, and that’s understandable because the decision you make today will last until the next Medicare enrollment period. Now that you know the basics, gain further confidence and get peace-of-mind when you work with a trusted company that can help you navigate the process. Doing so means you’ll feel less regret the Medicare decisions you’ve made. Shop around.

Let Anthem help find a plan that’s best for you so you can rest easy.

Also of Interest

- 5 Ways You Can Rest Easy Once You’ve Expired Out Medicare
- Rest Easy – Medicare Decisions Don’t Have to Be Complicated

Anthem is a Medicare Advantage and Prescription Drug Plan with a Medicare contract. Enrollment in Anthem depends on contract renewal.
5 Ways You Can Rest Easy Once You’ve Figured Out Medicare

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Time is a precious commodity, why spend countless hours or even days navigating the Medicare enrollment process when you could be doing better things. Get someone on your side that will free up your time and help you select a plan that’s right for your health needs.

Reimagine what you’ll be doing come Medicare enrollment time (October 15th – December 7th).

1. Cruise the Mediterranean instead of cruising endless websites seeking answers to your Medicare questions

Enjoy lovely ports of call where you know your days of being on hold are behind you.

2. Chase the sun in Africa instead of chasing answers about your Medicare options

Experience a lifetime opportunity knowing that you'll have health coverage outside the US with a Medicare Advantage plan.
3. Spend the afternoon on the golf course instead of the afternoon on hold

Aim for that whole-in-one and don’t be in the whole when you know your prescription drugs are covered with the right Medicare plan.

4. Find your Zen with a trip to Thailand instead of finding chaos trying to get a doctor’s bill paid

Find your center when you know you’ll have access to your same doctors when you consider a supplemental Medicare plan.

5. Make memories with your grandkids instead of making mountains of Medicare paperwork

Turn frowns into smiles when you’re get peace-of-mind knowing you’ll have the right health coverage that will keep you in your home for many years to come.

Your possibilities are endless on how you can spend your free time when you turn to the Medicare experts. So even more reason why you should have the proper health plan and coverage that fits your unique needs as you can rest easy.

Rest easy with Anthem. Find out more.

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Rest Easy – Medicare Decisions Don’t Have to Be Complicated

Whether you’re a member or looking to switch, there’s a plan for you
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West Lee, a recently retired chef and new to Medicare

After thirty years in the restaurant business, Chef West decided to retire as part of his plan for life after 65. He knows Medicare, he says, is key to his retirement. How he enrolls in Medicare, he’s decided is key to his Medicare experience. Right away, he knows he’ll receive better benefits from Medicare Part B and C compared to his employer’s plan. But he’s also aware of the importance of selecting the right Medicare plan. Right now, he’s exploring his options. He’s looking at plans from Anthem, a leader in Medicare, to see which one makes sense for him.

His story is just one of many. Millions of Americans are enrolling in Medicare this year, and the choices available can be overwhelming. But with the help of Anthem, you can simplify your Medicare experience.

Medicare Fast Easy Tip: It’s never too early to start thinking about Medicare. Make sure you understand your options and choose the plan that’s right for you.

West and his wife, Wendy, are exploring their Medicare options with Anthem. They want to make sure they have the best plan for their needs.

Medicare Fast Easy Tip: It’s never too early to start thinking about Medicare. Make sure you understand your options and choose the plan that’s right for you.

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Also of Interest
- Most Medicare Plans Cover As Much as You Think
- See Your Member Benefits
- Get More Information on Medicare

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