



**Serving those who  
serve Minnesota**



**Your Guide to  
MEDICARE**

# What Is Medicare?

Medicare is a national health insurance program created for Americans over the age of 65, younger people with disabilities and people with ESRD.

## There are 4 parts of Medicare.



Part A. Hospital Care



Part B. Doctor & Outpatient



Part C. Medicare Advantage



Part D. Prescription  
Drug Coverage

## When Can I enroll?

### Initial Enrollment Period

There is a 7 month period surrounding the month of your 65th birthday

You can sign up for:

A



B



C



D



### Annual Enrollment Period

October 15 through December 7th

You can sign up for:

C



D



### Special Enrollment Period (SEP)

You may qualify for an SEP if you've had certain life events such as moving, retiring, or are losing coverage.

## STEPS TO MEDICARE

### **1** Step 1 – Check your timing

The best time to enroll into Medicare is during the Initial Enrollment Period (IEP), if you are still working and covered on you or your spouses' health plan you may be able to delay Medicare. In either case, contact us 4 months prior to your 65th birthday. We can help you understand your options and the timing for your transition to Medicare.

### **2** Step 2 – Enroll in Medicare Part A & B

Let us assist you, we will take the confusion out of Medicare.

### **3** Step 3 – Understanding Medicare

It is important to understand what Medicare is, and how it differs from traditional health insurance. The MBA Medicare Team are experts and can help you decide which plan is best.

### **4** Step 4 – Determine your plan options

We get to know you and your needs to make plan recommendations based off of your provider preferences, medical and Rx needs.

### **5** Step 5 – Enroll

Once you have made your decision, we help you complete your enrollment into your plan.

### **6** Step 6 – Review your plans annually

We are a full-service Agency and support you year round with questions or plan issues. We review your plans annually to confirm your plan continues to suite your needs.

**Call us at 651-358-2990 we can help.**

## Guide To Initial Medicare Enrollment

Most Americans new to Medicare fall into one of the categories below when turning 65. Which one are you

*I'm turning 65 and...*

*I do not currently have health insurance*



*I'm currently insured through a private insurance health plan*



*I'm currently insured through my or my spouse's employer's group plan.*



**It's time to enroll into original Medicare.**

It may surprise you, but not all Medicare plans are created equal. It is best to consult a Medicare advisor to help you enroll and ensure you're getting the best plan for your lifestyle.

Would you like to continue with your current plan?



No

Not sure

Yes

Do you have access to a Medicare Retiree plan option?

YES

NO



**That's great.**  
It is best compare your plan with other options to ensure it is the right one for you.

**No problem.**  
There are a ton of great options out there.



Determine your eligibility for delaying your Medicare enrollment to avoid penalties.

**Call us at 651.358.2990**

We can help you enroll and compare the Medicare plans that are available in your area.





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**[MinnesotaBenefitAssociation.org](https://MinnesotaBenefitAssociation.org)**