

# **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:





В



C



D



#### **Annual Enrollment Period**

October 15 through December 7th

#### You can sign up for:







#### **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

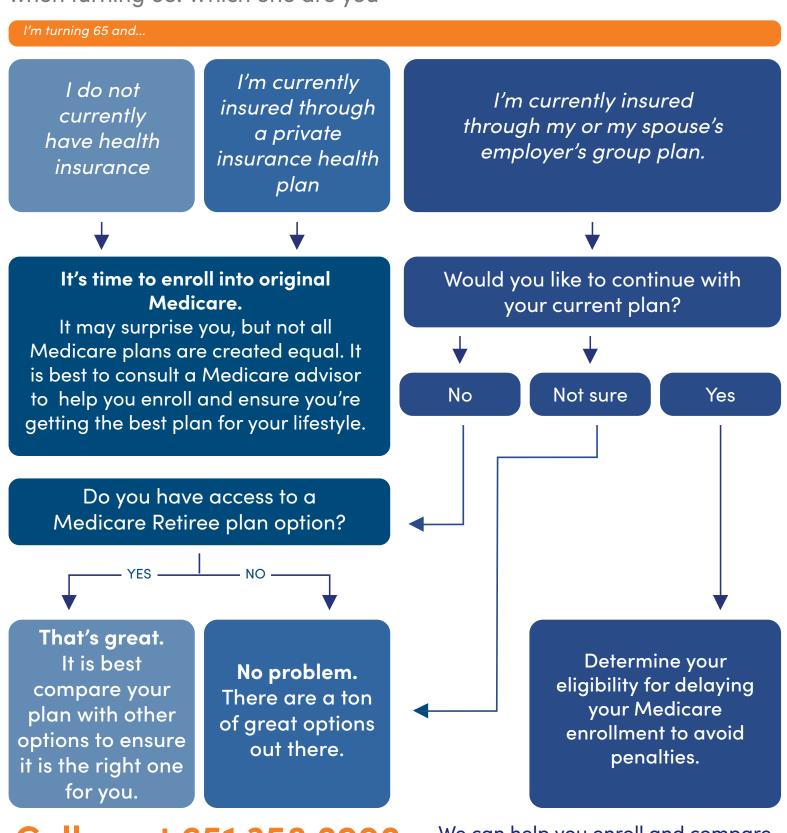
- **Step 1** Check your timing
  - The best time to enroll into Medicare is during the Initial Enrollment Period (IEP), if you are still working and covered on you or your spouses' health plan you may be able to delay Medicare. In either case, contact us 4 months prior to your 65th birthday. We can help 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.
- 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.
- 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.
- 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



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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