The ABCs (and D) of Medicare 101

Part A: Federal Government $0 if you or your spouse worked 10 years

Part B: Federal Government $164.90

[\*Higher Earners pay more for Part B](https://www.medicare.gov/Pubs/pdf/11579-medicare-costs.pdf)

[The state may pay for your Part B Premium, based on your income.](https://www.dhs.pa.gov/docs/Documents/MA%20Response%20Forms/Mail-in%20Application%20for%20Payment%20of%20Medicare%20Part%20B.pdf)

[You may enroll in Medicare Parts A & B via the Social Security website.](https://www.ssa.gov/medicare/sign-up)

If you are turning 65 and are receiving Social Security benefits, you will automatically receive your Medicare A & B Card in the mail.

Part C: Medicare Advantage OR Medigap Plans - *Private Insurance Companies*

**Medicare Advantage:**

Becomes Primary insurance & covers services that original Medicare (Part A & B) do not cover like Dental, Vision, and Prescription Drug coverage. You can switch plans each year between 10/15 and 12/7, coverage begins on January 1st. Premiums range from $0 to $200+/month.

**Medigap**: Is Secondary to Medicare.

Medicare’s network is Medigap plans network– so any provider who accepts Medicare will accept your Medigap Plan. You must purchase a separate Prescription Drug Plan. Vision and Dental are not included. May be medically underwritten – depending on when you apply. Premiums are based on your age and zip code.

Part D: Prescription Drug Plan - *Private Insurance Companies*

[\*Higher Earners pay more for Part D](https://www.medicare.gov/Pubs/pdf/11579-medicare-costs.pdf)

Most Medicare Advantage plans include a Drug Plan. If you choose a Medigap plan you will also need to obtain a separate Part D/Prescription Drug Plan. You must choose a Part D when you become eligible or you could pay a penalty. You can get help paying for this – depending on your income. PACE, PACENET, Etc.

If you need help choosing a Medigap, Medicare Advantage or Part D Plan, please call me to make an individual appointment.

Liz Kanche 412-818-2328 Liz@PathwaysWellnessProgram.com

[Connect with me on Facebook](https://www.facebook.com/PghMedicareHelp) for more updates.

There is no fee to meet with me!