

# MEDICARE FAQ



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## What are the Medicare Parts?

Medicare consists of four parts: Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage) and Part D (Prescription Drug Coverage)

## What are the Medicare Costs?

Medicare costs include premiums, deductibles, co-insurance and co-pays. As a Medicare broker, I mainly focus on finding insurance plans that cover 20% of Part B medical costs. The Medicare Part B 20% co-insurance has no limit or cap. This significantly increases medical costs because there is no limit.

## What services does Medicare not cover?

While Medicare's medical coverage is comprehensive, certain limitations and exclusions apply. Some of the exclusions include long term care (custodial care), Cosmetic Surgery, Hearing Aids, Routine Foot care and Alternative medicine procedures. Dental, Hearing and Vision is not covered with some exceptions.

## How can I appeal a Medicare decision?

In a circumstance where you are denied or you disagree with a coverage decision, you have the right to appeal. You have the option to:

- Request a Reconsideration.
- Appeal Further (Reconsideration if unsuccessful)
- Organization Determination (Appeal process for Medicare Advantage and Prescription drug plans)

## How do I avoid late enrollment penalties (LEPs)\*\*?

Signing up for Medicare during your Initial Enrollment Period is vital in avoiding LEP's unless you qualify for an exception.

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## How can I ensure that I am able to keep seeing my current doctor(s)?

Check with your doctor to confirm Medicare acceptance and which Medicare Insurance plans they take. Many online resources help you find medical providers network status. Exercise caution when using these lookup tools; their information may be outdated or inaccurate.

## Does my coverage extend to trips taken outside the United States?

**Original Medicare:** Medicare does not cover medical expenses incurred outside the United States with some limited exceptions.

**Medicare Insurance\*:** Emergency care outside the U.S. is covered by many Medicare insurance plans.

## What about medical deductibles?

**Original Medicare:** There's a hospital deductible for Part A of Medicare and a separate medical deductible for Part B.

**Medicare Insurance\*:** Many individuals are surprised to learn that some Medicare insurance plans have a low or no deductible.

## What about dental, vision and hearing coverage?

**Original Medicare:** Part A and B does not cover dental, vision and hearing. Some limited exceptions may apply.

**Medicare Insurance\*:** You may find dental, vision, and hearing coverage among the Medicare Insurance plans available locally. \*\*\*

## How do I enroll in Medicare?

You can enroll in Medicare Parts A and B online, by phone, or at your local Social Security office once you're eligible.

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## How can I avoid health insurance coverage gaps?

Months of advanced planning are crucial for timely Medicare enrollment, preventing penalties and coverage loss. This includes timing your enrollment period, choosing the right medical and prescription coverage.

## What's the process for switching from my employer's insurance to Medicare?

It depends on when you are eligible to change from your employer's health plan to Medicare. The process differs for those changing after their initial enrollment. In some cases, you may be eligible to continue your employer coverage past the age 65.

## Which Medicare Insurance plans have the lowest costs?

The price of medical care and medications is a crucial factor in choosing an affordable health plan. When considering medical treatment, it's important to carefully compare co-pays, co-insurance, premiums, deductibles, and other associated costs.

## How do I find out which Medicare Insurance plans are available in my area?

Your county of residence typically determines the plans available. The most common way to search for local plans is by zip code.

## Should I partner with a Medicare expert to help guide me through the Medicare journey?

While I can't speak for all Medicare experts, I'm happy to describe my approach with clients. There are a few reasons why some avoid partnering with Medicare brokers or agents.

1. Extra charges and expenses
2. Feeling pressured
3. Unreliable or Misleading Information

There are no fees for my guidance and services as your independent health insurance broker.

My home, auto, and umbrella insurance are all managed by my own personal, independent broker. An independent broker was my choice because of their capacity to find insurance that aligns with my budget and specific requirements.

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The availability of Medicare products differs depending on the county and region. Using my industry experience and unique tools, I can compare and find the top Medicare plans in your area.

## Definition of an Agent vs Broker:

**Agent:** An insurance agent primarily represents one or more insurance companies (often called "captive agents" if representing only one, or "independent agents" if representing several)

**Broker:** An insurance broker represents the client, the person buying the insurance. They work independently to find the best policy from various insurance companies, acting as an advocate for the client's needs.

\*Medicare Insurance plans, purchased to enhance Original Medicare Parts A and B, provide extra coverage for gaps in Original Medicare, such as co-pays, coinsurance and deductibles.

\*\* It's important to avoid late enrollment penalties; they can have lifelong consequences. Late enrollment penalties are avoidable if you are eligible for a Special Enrollment Period (SEP) or if you enroll during your Initial Enrollment Period (IEP).

\*\*\* Medicare Advantage plans often include vision, dental, and hearing coverage, plus other benefits. Some Medicare Supplement plans offer discounts for vision, dental, and hearing services. Discounted and free gym memberships are a common perk offered by many Medicare Insurance plans.

Knowing you can contact your Medicare guide for answers is reassuring. I've been there; that helpless feeling after calling a call center can be frustrating.

It's incredibly rewarding to end each client's call, knowing I've offered them relief and the comfort of knowing they've spoken with someone they can trust. Get the Medicare guidance you need schedule a meeting today.

[Schedule Meeting](#)