



Medicare

FAQ (Part 1 of 2)



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. *



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

Researching Medicare plans includes verifying your physician's network status and Medicare acceptance.



Does my coverage extend to trips taken outside my state or country?

Many Medicare insurance plans cover emergency medical care even if you're outside your state or country.



Are there any plans without a deductible?

Some individuals are surprised to learn that many Medicare insurance plans have low or no deductibles.



Which 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, carefully compare co-pays, co-insurance, premiums, deductibles, and other associated costs.



Medicare

FAQ (Part 2 of 2)



Are vision, hearing, and dental care included in any of the plans?

Many plans in your area may include dental, vision, and hearing coverage, but this depends on availability. **



When I'm eligible, how do I sign up for Medicare?

You can enroll in Medicare online, by phone, or at your local Social Security office once you qualify.



How can I avoid health insurance coverage gaps?

Months of advanced planning are crucial for timely Medicare enrollment, preventing penalties and coverage loss.



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

It all depends on when you change from your employer's health plan to Medicare. The process differs for those changing after their initial enrollment.



How do I find out which 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 entering your zip code.



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* 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). For complete details on late enrollment penalties, visit [Medicare.gov](https://www.medicare.gov).

** 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.