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Rest Easy About Medicare With These 5 Simple, but Important Facts

by **Anthem (Paid Content)** | Comments: 0

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Navigating the Medicare process can cause worry. If you or a loved one are becoming eligible for Medicare this year or looking to switch plans, you probably have many questions about Medicare eligibility, Medicare Advantage, and prescription drug plans. Getting answers to those questions will help you choose the plan that's right for YOU.

Get the simple facts and don't put off your Medicare enrollment because missing the deadline could mean added expense from late penalties and increased out-of-pocket expenses.

Rest Easy When You Have the Facts

FACT – 1: You're Eligible for Medicare When You Turn 65.

When you turn 65, you may be eligible for Medicare Parts A and B, even if you are still working. Your enrollment period (IEP) is a six month window - the three months before you turn 65, and the three months after.

FACT – 2: There Are Three Ways to Sign-up for Medicare.

You can enroll in Medicare Part A and/or Part B three ways. You sign up with the social security administration by either completing the online form, over the phone or you can go to your local social security office. Note: If you collect social security, you are automatically enrolled in Medicare.

FACT – 3: Medicare Parts A/B Doesn't Cover All Medical Expenses

Parts A, B, C, and D, and each covers a variety of health expenses, such as hospital visits, doctor appointments, physical therapy, and prescriptions. Part A covers hospital care and Part B covers outpatient care and some medical supplies, therapy and treatment. Together, they make up "traditional Medicare." Part C is Medicare Advantage plans

FACT – 4: Medicare Plans are Not Created Equal – Plan for Your Health Costs

Many different factors may affect which plan is best for you. It's important to consider your health history and lifestyle before choosing your plan. For example:

- Medicare and Medigap plans cover ear-related medical conditions, but they don't cover costs for hearing tests or aids
- Medicare covers the cost for limited stays in a rehabilitation facility, but if you require a longer stay at a nursing home or assisted living facility Medicare won't cover custodial care cost.
- If you travel abroad, know that Medicare offers no coverage outside of the county

WHAT YOU NEED TO KNOW ABOUT MEDICARE

<p>Are you eligible?</p> <p>Covers adults 65+ or those with certain disabilities and end-stage renal disease</p>	<p>Traditional Medicare Covers</p> <p>Provides basic medical coverage (up to 80%)</p>	<p>Be Better Protected</p> <p>Helps with some of the expenses not paid by Medicare Parts A and B</p>
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FACT 5: You are not alone

There's a lot of pressure to make the right decision, and that's understandable because the decision you make today will last until the next Medicare enrollment period. Now that you know the basics, gain further confidence and get peace-of-mind when you work with a trusted company that can help you navigate the process. Doing so means you'll less likely regret the Medicare decisions you've made. Shop around.

Let Anthem help find a plan that's best for you so you can rest easy.

Also of Interest

- 5 Ways You Can Rest Easy Once You've Figured Out Medicare
- Rest Easy – Medicare Decisions Don't Have to Be Complicated

Anthem is a Medicare Advantage and Prescription Drug Plan with a Medicare contract. Enrollment in Anthem depends on contract renewal.

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5 Ways You Can Rest Easy Once You've Figured Out Medicare

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Time is a precious commodity, why spend countless hours or even days navigating the Medicare enrollment process when you could be doing better things. Get someone on your side that will free up your time and help you select a plan that's right for your health needs.

Reimagine what you'll be doing come Medicare enrollment time (October 15th - December 7th).



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1. Cruise the Mediterranean instead of cruising endless websites seeking answers to your Medicare questions

Enjoy lovely ports of call when you know your days of being on hold are behind you.



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2. Chase the sun in African instead of chasing answers about your Medicare options

Experience a lifetime opportunity knowing that you'll have health coverage outside the US with a Medicare Advantage plan.

MOST MEDICARE PLANS DON'T COVER AS MUCH AS YOU THINK

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Anthem offers plans covering preventive care for dental, vision and hearing.

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Anthem Medicare shows what you'll spend on medications and can help you save.

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3. Spend the afternoon on the golf course instead of the afternoon on hold

Aim for that whole in one and don't be in the whole when you know your prescription drugs are covered with the right Medicare plan.



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4. Find your Zen with a trip to Thailand instead of finding chaos trying to get a doctor's bill paid

Find your center when you know you'll have access to your same doctors when you consider a supplemental Medicare plan.



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5. Make memories with your grandkids instead of making mountains of Medicare paperwork

Turn frowns into smiles when you've got peace-of-mind knowing you'll have the right health coverage that will keep you in your home for many years to come.

Your possibilities are endless on how you can spend your free time when you turn to the Medicare experts. So even more reason why you should have the proper health plan and coverage that fits your unique needs so you can rest easy.

[Rest easy with Anthem. Find out more.](#)

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Rest Easy – Medicare Decisions Don't Have to Be Complicated

Whether you're a newbie or looking to switch, there's a plan for you
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Navigating the Medicare process can cause worry. If you or a loved one are becoming eligible for Medicare this year or looking to switch plans, you probably have many questions about Medicare eligibility, Medicare Advantage, and prescription drug plans. Meet Joe, Wendy, Paul and Anne – they have important Medicare decisions to make. Read their stories and get Rest Easy Tips that may help you and your loved-one during this year's open enrollment, October 15, 2016 – December 7, 2016.




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Meet Joe, a recently retired chef and new to Medicare

After thirty years in the kitchen, Joe has decided to hang up his apron and enjoy retirement. Now almost 65, he knows he's eligible for Medicare Parts A and B (Traditional Medicare), but not sure what it covers exactly. Joe's been fortunate to have enjoyed good health most of his life, but recently he was diagnosed with COPD and after years on his feet his arthritis means more trips to the doctor. Joe's got big plans, from eating his way through Italy to spending more time with his six grandkids, so having the right medical coverage to help make those plans come true is important to him. Here's what Joe should know:

Medicare Rest Easy Tip: The recipe for the right health coverage is to know when you're eligible to sign up for Medicare and to plan for your future health care costs. You're eligible when you turn 65 and the enrollment period is three months before you turn 65, and three months after. All Medicare plans are not created equal and Traditional Medicare only covers so much. Example prescriptions and physical therapy are not covered, something Joe needs to consider. To limit out-of-pocket costs think about adding Medicare Parts C or D or a Medigap plan to have complete coverage.



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Meet Wendy, Paul, and Anne, looking to switch for better Medicare coverage

It's true what they say – "It is a family affair"! Recently Anne moved in with Wendy and Paul and the kids. It's perfect, Anne provides after-school help and gets to spend time with her grandkids, and Wendy and Paul are there to help make life easier for Anne. A not-so-easy decision has been figuring out a new Medicare plan that will cover Anne's changing healthcare costs. Recently, Anne was diagnosed with a rare lung disease that requires her to see specialist and needs the flexibility to see broader choices in doctors. They know open enrollment is the time to reevaluate so their Mom can get the treatment she needs without breaking the bank. Here's what Wendy, Paul and Anne need to know:

Medicare Rest Easy Tip: It's critical to re-evaluate your Medicare coverage each year as your health and prescription needs change – not doing so can lead to excessive out-of-pocket costs that could be uncontrollable. If you require specialist doctors and need the broadest choice in medical providers, Traditional Medicare (Parts A+B) won't have you fully covered. Look for a Medicare Part C, that provides more physician options and Part D for to cover the cost of a wide variety of prescriptions.

There's a lot of pressure to make the right decision, and that's understandable because the decisions you make today will last until the next Medicare enrollment period. Gain confidence and get peace-of-mind when you work with an Anthem Blue Cross Blue Shield representative who's empowered to help.

Let Anthem help find a plan that's best for you so you can rest easy.

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