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**Considering a Medicare Plan?** [Learn more](#)

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**Medicare Annual Enrollment**

What I Learned Last Year  
by **UnitedHealthcare** (Paid Content)




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You have important decisions to make when you become eligible for Medicare. It's important to know your options and feel confident about choosing coverage based on your health care needs. Here are the basics. Original Medicare (Parts A & B) helps pay for doctor visits and hospital stays, but it doesn't cover everything. To help keep out-of-pocket medical expenses to a minimum, many people choose additional coverage by enrolling in a private Medicare plan offered by an insurance company.

**The below scenarios illustrate how a private Medicare plan may help you.**

**Frank**

An all-in-one Medicare plan means fewer surprises – I like that!

Frank likes to prepare for unexpected costs when it comes to his budget. Frank was surprised to learn Original Medicare doesn't cover vision and hearing expenses. So, he would have to pay for those costs. After researching his Medicare options, Frank decided to enroll in a Medicare Advantage plan. It's an all-in-one plan that combines the benefits of Original Medicare with additional benefits like prescription drugs, as well as vision, hearing, and dental coverage – all for one premium.

**Rose**

With a stand-alone Medicare Prescription Drug plan, my monthly budget is better protected.

Between spending time with her grandchildren and playing picketball with her friends, she's always on the go. Recently, Rose was diagnosed with diabetes. For the first time in her life, she needs to take several medications daily. Those prescription costs are more than her budget can handle. This year, Rose is newly eligible for Medicare and is adding a stand-alone Medicare Prescription Drug plan to her Original Medicare coverage. Now Rose can focus on the things that are most important to her.

**Martha**


A Dual Special Needs Plan means I feel more confident about my overall health.

Martha retired early; chronic health conditions made it harder for her to go to work every day. After two years on Social Security Disability, Martha qualified for Medicare. Since she was already on Medicaid and is now eligible for Medicare too, she can enroll in a **Dual Special Needs Plan**. Now Martha has access to extra benefits that help her with more expenses for dental care, prescription costs, and hearing groceries – helping her improve her overall health. A Medicare supplement insurance plan (Medigap) is another option for those enrolled in Original Medicare (Parts A & B).


**Medicare Basics**

Take the Quiz | Question 1 of 4


1. Original Medicare includes:



Part A - helps pay for hospital stays and inpatient care



Part B - helps pay for doctor visits and outpatient care



Parts A + B

The Medicare Annual Enrollment Period is October 15 through December 7, 2022. This is the time when those eligible for Medicare can enroll or make changes to their coverage. Whether you are selecting a plan for the first time or evaluating how well your current one meets your needs, take the time to understand and compare the benefits, services and costs of each plan, so you can find what will work best for you.

**Click here for resources to help you prepare and make confident choices about your Medicare plan.**

These resources are provided by Medicare Advantage organizations with Medicare approval under a Medicare-approved Part C sponsor. Enrollment in the plan depends on the plan's contract entered with Medicare.

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Benefits, features and/or services vary by plan/contract and exclusions apply.

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