

Health Care

This guide will help you understand your federal health care options. You can find more information about Medicare and how to find resources that help you choose your coverage options, as well as other health care options.



Point your smart phone camera at the QR code to access the digital version of this guide.

This resource guide was developed for the project Increasing Access to Decision-Making Support For Older Adults within the [Approaching Retirement](#) Life Experience.

The guide was prepared under the direction of the [President's Management Council](#), with particular support from the Office of Management and Budget, the General Services Administration, and funds made available for Federal Government Priority Goals to implement select Life Experience projects in support of the President's Management Agenda. Priority 2 of the President's Management Agenda focuses on delivering excellent, equitable, and secure Federal services and [customer experience](#) by designing, building, and managing government service delivery for key [life experiences](#) that cut across federal agencies.

This guide consolidates resources and benefits information from seven federal agencies to support older adults in their ability to make informed decisions about health care, finances, housing, and nutrition.

The guide incorporates expertise and materials from the following federal agencies and departments:

- Administration for Community Living, U.S. Department of Health and Human Services
- U.S. Department of Agriculture
- Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services
- Consumer Financial Protection Bureau
- U.S. Digital Service, Office of Management and Budget
- U.S. Department of Housing and Urban Development
- Internal Revenue Service, U.S. Department of the Treasury
- Social Security Administration



This guide addresses the following questions

Medicare

- What is Medicare? (p. 4)
- Am I eligible for Medicare? (p. 6)
- What are my coverage options for Medicare? (p. 7)

Signing Up for Medicare

- When do I sign up for Medicare? (p. 9)
- How do I sign up for Medicare? (p. 10)
- Where can I find and enroll in Part D and Medicare Advantage Plans? (p.12)
- Where can I find and enroll in Medigap (Medicare Supplemental Insurance)? (p. 13)
- When can I make changes to my Medicare plan? (p. 14)

Paying for Medicare

- How can I get help paying for Medicare? (p. 15)

Other Health Care Options

- I do not qualify for Medicare. What are my options? (p. 18)

Help Navigating Health Care

- Where can I get more information and help navigating health care? (p. 20)



This guide answers questions at a high level and points you to federal resources to take action or learn more.

What is Medicare?

Medicare is federal health insurance for people 65 or older and some individuals under 65 who are eligible due to disability or illness. Most people are first eligible for Medicare at the age of 65. Generally, you pay a monthly premium for Medicare coverage and part of the costs each time you get a covered service.

There are different parts of Medicare:

Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment, like wheelchairs, walkers, hospital beds, and other equipment
- Many preventive services, like screenings, shots or vaccines, and yearly “Wellness” visits

Part D (Drug Coverage) helps cover the cost of prescription drugs, including additional vaccines not covered by Part B.



If you have Part A and Part B, you can join a **Medicare Advantage Plan**, sometimes called “Part C” or an “MA plan.” This type of Medicare health plan is offered by Medicare-approved private companies that must follow rules set by Medicare. Most Medicare Advantage Plans include drug coverage (Part D).

Medicare Supplement Insurance, also called **Medigap**, is extra insurance you can buy from a private health insurance company to fill the “gaps” in Original Medicare Plan coverage.

 **RESOURCES**

Find out how to get started with Medicare:

Start with the basics and then get specific steps to follow.

Visit: [Medicare.gov/basics/get-started-with-medicare](https://www.Medicare.gov/basics/get-started-with-medicare)

Read more about Medicare costs:

Medicare provides more information on their website about the costs of each part of Medicare.

Visit: [Medicare.gov/basics/get-started-with-medicare/medicare-basics/what-does-medicare-cost](https://www.Medicare.gov/basics/get-started-with-medicare/medicare-basics/what-does-medicare-cost)



Am I eligible for Medicare?

Generally, Medicare is for people 65 or older, who are citizens or permanent residents of the United States. You may be eligible to get Medicare earlier than age 65 if you have a disability, End-Stage Renal Disease (ESRD), or amyotrophic lateral sclerosis (ALS, also called Lou Gehrig’s disease).

To receive Medicare without paying a premium for Part A, you must have earned 40 work credits. For most people, this means working and paying into Social Security for at least 10 years. If you do not have enough work credits, you may still be eligible based on your spouse’s work history.



RESOURCES

Find out how to get started with Medicare:

Start with the basics and then get specific steps to follow.

Visit: [Medicare.gov/basics/get-started-with-medicare](https://www.Medicare.gov/basics/get-started-with-medicare)

Estimate when you are eligible for Medicare:

Enter your date of birth and answer questions about your work history and disabilities to estimate your eligibility for Medicare.

Visit: [Medicare.gov/eligibilitypremiumcalc#eligibility](https://www.Medicare.gov/eligibilitypremiumcalc#eligibility)



Medicare & You Handbook (product #10050) summarizes Medicare benefits, coverage, rights and protections, and provides answers to frequently asked questions. Download or get a free copy in the mail: [Medicare.gov/publications](https://www.Medicare.gov/publications)



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What are my coverage options for Medicare?

When you first sign up for Medicare, and during certain times of the year, you can choose how you get your Medicare coverage. See [“When can I make changes to my Medicare plan?”](#) (page 13) to learn about open enrollment and special enrollment periods. There are two main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join a separate Medicare drug plan to get Part D (drug coverage).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- To help pay your out-of-pocket costs in Original Medicare (like your coinsurance), you can also buy supplemental coverage, like Medicare Supplement Insurance (called Medigap), or have coverage from a former employer or union, or Medicaid.



Medicare Advantage (also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Plans may have lower out-of-pocket costs than Original Medicare.
- Plans may offer some extra benefits that Original Medicare doesn’t cover — like vision, hearing, and dental services.



RESOURCES

Learn more about coverage options:

Explore your options to help you decide what best meets your needs.

Visit: [Medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options](https://www.Medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options)

Compare original Medicare and Medicare Advantage:

Compare the difference on choice of providers, cost, and coverage.

Visit: [Medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options/compare-original-medicare-medicare-advantage](https://www.Medicare.gov/basics/get-started-with-medicare/get-more-coverage/your-coverage-options/compare-original-medicare-medicare-advantage)



When do I sign up for Medicare?

Most people sign up for both Part A (Hospital Insurance) and Part B (Medical Insurance) when they are first eligible. This is usually when they turn 65.



RESOURCES

Determine when to sign up:

Answer a few questions to find out when you should sign up for Medicare.

Visit: [Medicare.gov/basics/get-started-with-medicare/sign-up/when-can-i-sign-up-for-medicare](https://www.Medicare.gov/basics/get-started-with-medicare/sign-up/when-can-i-sign-up-for-medicare)

Prepare to sign up:

Answer a few questions to check when and how to sign up based on your personal situation.

Visit: [Medicare.gov/basics/get-started-with-medicare/sign-up](https://www.Medicare.gov/basics/get-started-with-medicare/sign-up)



How do I sign up for Medicare?

There are several different ways to sign up for Medicare.

Although the Centers for Medicare & Medicaid Services (CMS) is the agency in charge of the Medicare program, Social Security processes your application for Original Medicare (Part A and Part B).

RESOURCES

Sign up online:

Online is the easiest and fastest way to sign up and get any financial help you may need. You will need to create your secure my Social Security account to sign up for Medicare or apply for benefits.

Visit: ssa.gov/medicare/sign-up

Sign up by phone:

Call the Social Security Administration to sign up with the help of a representative.

Call: 1-800-772-1213

Call: 1-800-325-0778 for TTY

Sign up in-person:

Find your local Social Security office by zip code. Offices are busiest Mondays, the morning after a federal holiday, and the first week of the month. If you come to an office, you may not be served that day. They may schedule an appointment or phone call for a different day.

Visit: ssa.gov/locator/



 **RESOURCES**

Call the Railroad Retirement Board:

If you or your spouse worked for a railroad, the Railroad Retirement Board can assist you in signing up for Medicare.

Call: 1-877-772-5772

Learn more:

Answer a few questions about your age and disability status to learn more about the best way for you to sign up.

Visit: [Medicare.gov/basics/get-started-with-medicare/sign-up/how-do-i-sign-up-for-medicare](https://www.medicare.gov/basics/get-started-with-medicare/sign-up/how-do-i-sign-up-for-medicare)



Where can I find and enroll in Part D and Medicare Advantage Plans?

Enrolling in Part D (drug coverage) and Medicare Advantage (sometimes called “Part C” or an “MA plan”) is a separate process from enrolling in Original Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).



RESOURCES

Explore your Medicare coverage options:

Use this online tool to explore coverage options for Medicare health and drug plans for the current and upcoming year.

Visit: [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)

Learn more about Part D (Drug Coverage):

Read about prescription drug coverage options and how to join a drug plan.

Visit: [Medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage](https://www.Medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage)

Compare types of Medicare Advantage Plans:

Compare premiums, drug coverage, provider choice, primary care, and referrals of Medicare Advantage Plans. Types of plans include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Medicare Savings Accounts (MSOs), Private Fee-for-Service (PFFS) Plans, and Special Needs Plans (SNPs).

Visit: [Medicare.gov/health-drug-plans/health-plans/your-coverage-options/compare](https://www.Medicare.gov/health-drug-plans/health-plans/your-coverage-options/compare)

Contact SHIP:

Talk with a State Health Insurance Assistance Program (SHIP) counselor, who will offer free and unbiased insurance counseling and assistance.

Visit: shiphelp.org
Call: 877-839-2675



Where can I find and enroll in Medigap (Medicare Supplemental Insurance)?

You can only buy Medigap if you have Original Medicare. Generally, that means you must sign up for Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) before you can buy a Medigap policy.

All Medigap policies are standardized. This means, they offer the same basic benefits no matter where you live or which insurance company you buy the policy from. There are 10 different types of Medigap plans offered in most states, which are named by letters: A-D, F, G, and K-N. **Price is the only difference** between plans with the same letter that are sold by different insurance companies.



RESOURCES

Learn what Medigap covers:

Review what Medigap covers and compare plans side-by-side.

Visit: [Medicare.gov/health-drug-plans/medigap/basics/coverage](https://www.Medicare.gov/health-drug-plans/medigap/basics/coverage)

Learn How Medigap works:

See how Medigap works with other Medicare coverage.

Visit: [Medicare.gov/health-drug-plans/medigap/basics/how-medigap-works](https://www.Medicare.gov/health-drug-plans/medigap/basics/how-medigap-works)

Get Medigap costs:

Check what Medigap generally costs and what you pay.

Visit: [Medicare.gov/health-drug-plans/medigap/basics/costs](https://www.Medicare.gov/health-drug-plans/medigap/basics/costs)



When can I make changes to my Medicare plan?

The Medicare open enrollment period is every year from October 7 to December 15. This is a time for you to review your plan and make changes (if you want) for the upcoming year.

During open enrollment you can:

- Join, drop, or switch to another Medicare Advantage Plan (or add or drop drug coverage).
- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare drug plan if you are in Original Medicare.
- Switch from one Medicare drug plan to another if you are in Original Medicare.

Once open enrollment has closed, you can make changes to your Medicare Advantage and Medicare drug coverage when certain life events happen, like moving or losing other coverage. These changes can be made during Special Enrollment Periods, but the types of changes you can make, and the timing depend on the life event.



RESOURCES

Understand when to join a Medicare health or drug plan:

You can only join, switch, or drop a Medicare Advantage Plan (Part C) or Medicare drug plan (Part D) at certain times, called enrollment periods.

Visit: [Medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan](https://www.Medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan)

Learn about the Special Enrollment Periods:

You can make changes to your Medicare Advantage and Medicare drug coverage when certain events happen in your life.

Visit: [Medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods](https://www.Medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods)



How can I get help paying for Medicare?

Medicare Savings Programs

If you cannot afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer Medicare Savings Programs for people entitled to Medicare who have limited income. Some programs may pay for Medicare premiums, and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

Extra Help

Extra Help is a Medicare program to help people with limited income and resources pay Medicare Part D (drug coverage) premiums, deductibles, coinsurance, and other costs. Some people qualify for Extra Help automatically, and other people have to apply. If you have a Medicare Savings Program, you automatically get Extra Help. Extra Help is also known as the Low Income Subsidy for Medicare Prescription Drug Coverage.

Medicaid

Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and resources. The rules around who is eligible for Medicaid are **different** in each state. Generally, you must meet your state's rules for your income and resources, and other rules (like being a resident of the state).



A word about Medicaid: Medicaid and Medicare are two different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income. Each state has its own rules about who is eligible and what Medicaid covers. Some people qualify for both Medicare and Medicaid.



 **RESOURCES**

Apply for a Medicare Savings Program:

Medicare Savings Programs are run by your state. Contact the State Medical Assistance (Medicaid) office in your state to apply.

Visit: [medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu)

Apply for Extra Help:

Find out if you qualify for Extra Help and apply online or speak with a Social Security representative on the phone.

Visit: secure.ssa.gov/i1020/start
Call: 1-800-772-1213
Call: 1-800-325-0778 for TTY

Learn about Medigap:

Review what Medigap covers, compare plans, see how it works with other Medicare coverage, and check what it costs.

Visit: [Medicare.gov/health-drug-plans/medigap/basics](https://www.Medicare.gov/health-drug-plans/medigap/basics)

Learn about Medicare-approved health plans that can help lower costs for some people:

There are Medicare-approved health plans that can help lower costs for some people. Each health plan type has its own benefits and eligibility requirements.

Visit: [Medicare.gov/basics/costs/medicare-lower-costs](https://www.Medicare.gov/basics/costs/medicare-lower-costs)

- Medicare-Medicaid Plans
- Special Needs Plans
- Programs of All-inclusive Care for the Elderly (PACE)

Learn about Medicaid:

Understand how Medicaid works with Medicare and see if you qualify for Medicaid.

Visit: [Medicare.gov/basics/costs/help/Medicaid](https://www.Medicare.gov/basics/costs/help/Medicaid)





Get Help with Your Medicare Costs: Getting Started explains how you can get help paying your Medicare Part A and/or Part B premiums through the Medicare Savings Programs. (Product #10126)

Medicare Supplemental Insurance: Getting Started provides an introduction and overview of Medigap (supplemental insurance). (Product #11575)

Medicare & Medicaid explains what Medicare and Medicaid cover and who's eligible. (Product #11306)

Download or get a free copy in the mail: [Medicare.gov/publications](https://www.Medicare.gov/publications)



I do not qualify for Medicare. What are my options?

The Health Insurance Marketplace

The Health Insurance Marketplace offers insurance plans for a monthly premium to people who do not have access to health insurance through a job, Medicare, or Medicaid. Most people qualify for savings based on income. Some states have their own marketplace exchanges while others use the federal Health Insurance Marketplace.

Open enrollment for the Health Insurance Marketplace is from November 1 to January 15. You can choose a plan for the first time, continue in your current plan (if you have previously enrolled), make changes to your plan, or choose a new plan to replace your current plan.

Medicaid

Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and resources. The rules around who is eligible for Medicaid are different in each state. Generally, you must meet your state's rules for your income and resources, and other rules (like being a resident of the state). Some states have expanded their Medicaid programs to cover all people with household incomes below a certain level. Check your state's rules on income and resources to determine if you are eligible.

You can apply for Medicaid by completing an application through the Health Insurance Marketplace, or you can apply directly to your state's Medicaid agency. There is no open enrollment period, and you can apply any time of year.



 **RESOURCES**

Check your eligibility for the Health Insurance Marketplace:

See if you can enroll in an insurance plan through the Marketplace, including how immigration and resident status may affect your ability to enroll.

Visit: healthcare.gov/quick-guide/eligibility/

See how you might reduce costs:

Check to see if you might save on Marketplace premiums based on your income. Find out how to estimate income before you apply.

Visit: healthcare.gov/lower-costs/

Find your state Health Insurance Marketplace:

Each state's Marketplace has its own enrollment instructions. Check your state's instructions to know how to enroll in your state.

Visit: healthcare.gov/get-coverage/

Learn when to enroll in the Health Insurance Marketplace:

Learn about important dates for the Marketplace, including open enrollment and when insurance coverage starts.

Visit: healthcare.gov/quick-guide/dates-and-deadlines/

Find local help:

Search for a person near you who is certified by the Marketplace to provide application help in-person, over the phone, or by email.

Visit: localhelp.healthcare.gov/

Check your eligibility or apply for Medicaid:

See if you qualify for Medicaid based on income, or learn about how you can apply for Medicaid through the Marketplace or your state Medicaid agency.

Visit: healthcare.gov/medicaid-chip/getting-medicaid-chip/
Visit: medicaid.gov/about-us/beneficiary-resources/index.html#statemenu



Where can I get more information and help navigating health care?

RESOURCES

Speak with a SHIP counselor:

Talk with a State Health Insurance Assistance Program (SHIP) counselor, who will offer free and unbiased insurance counseling and assistance. SHIP is available in all 50 states, Puerto Rico, Guam, D.C., and the U.S. Virgin Islands.

Visit: shiphelp.org

Call: 877-839-2675

Get help with suspected fraud, errors, or abuse:

If you suspect fraud, errors, or abuse while dealing with your Medicare coverage, the Senior Medicare Patrols (SMP) program can help.

Visit: smpresource.org

Call: 877-808-2468

Get help accessing benefits to pay for health care, food, and more:

Benefit Enrollment Centers (BECs) helps older adults find and enroll in benefits programs. As of 2023, BECs operate in 41 states.

Visit: ncoa.org/article/meet-our-benefits-enrollment-centers

Find helpful tools:

Medicare's website (www.Medicare.gov) has many features to help you throughout your Medicare journey. If you find yourself with questions, visit often – they are there to help you get answers.

Visit: [Medicare.gov/basics/get-started-with-medicare/using-medicare/helpful-tools](https://www.Medicare.gov/basics/get-started-with-medicare/using-medicare/helpful-tools)

Talk to someone:

Get help from a Medicare representative. You can talk or live chat with a real person, 24 hours a day, 7 days week (except some federal holidays.)

Call: 1-800-MEDICARE
(1-800-633-4227)

Visit: [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone)

