

Medicare For Dummies: Your Comprehensive Guide to Medicare Coverage

Medicare is a federal health insurance program that provides coverage to people age 65 and older, as well as to younger people with certain disabilities. Medicare is a complex program, but it is essential for understanding your health insurance options. This guide will provide you with everything you need to know about Medicare, including:

Medicare covers a wide range of health care services, including:

Medicare does not cover all health care costs. For example, Medicare does not cover dental care, vision care, or long-term care. You may need to purchase additional insurance to cover these costs.



Medicare For Dummies by Patricia Barry

★★★★☆ 4.5 out of 5

Language	: English
File size	: 4273 KB
Text-to-Speech	: Enabled
Screen Reader	: Supported
Enhanced typesetting	: Enabled
X-Ray	: Enabled
Word Wise	: Enabled
Print length	: 411 pages
Lending	: Enabled



You are eligible for Medicare if you are:

If you are not yet 65 years old, you may be able to get Medicare if you have a disability. To qualify for Medicare based on a disability, you must have a condition that is expected to last for at least 12 months or result in death.

You can enroll in Medicare online, by phone, or by mail. The easiest way to enroll is online. You can create an account on the Medicare website and fill out an application. You can also call 1-800-MEDICARE (1-800-633-4227) to enroll over the phone. Or you can download an enrollment form from the Medicare website and mail it in.

The deadline to enroll in Medicare is the first day of the month you turn 65. If you miss the deadline, you may have to pay a late enrollment penalty.

Medicare is divided into four parts: Part A, Part B, Part C, and Part D.

- **Part A** covers hospital care. This includes inpatient hospital stays, skilled nursing facility care, and hospice care.
- **Part B** covers doctor visits, outpatient care, and medical equipment.
- **Part C** is also known as Medicare Advantage. Medicare Advantage plans are offered by private insurance companies and they provide all of the benefits of Part A and Part B. They may also offer additional benefits, such as dental care, vision care, and prescription drug coverage.
- **Part D** covers prescription drugs.

If you are eligible for Medicare, you will need to choose a Medicare plan. There are many different Medicare plans available, so it is important to compare them carefully before you make a decision.

When choosing a Medicare plan, you should consider the following factors:

You can get help choosing a Medicare plan by talking to a Medicare counselor. Medicare counselors are available at your local Social Security office or by calling 1-800-MEDICARE (1-800-633-4227).

If you have questions about Medicare, you can get help from a variety of sources. You can:

Medicare counselors are available to answer your questions and help you understand your Medicare coverage. The Medicare website has a wealth of information about Medicare, including information about Medicare plans, benefits, and eligibility. You can also call 1-800-MEDICARE (1-800-633-4227) to get help with Medicare.

Medicare is a complex program, but it is essential for understanding your health insurance options. This guide has provided you with a comprehensive overview of Medicare coverage. If you have any questions about Medicare, please talk to a Medicare counselor or visit the Medicare website.



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