



HOUSTON

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Medicare 101: A Simple, No-Nonsense Guide

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Welcome

Medicare can feel confusing, overwhelming, and full of fine print. This guide is designed to explain **Medicare in plain English**, so you can make confident decisions without pressure or sales tactics.

Whether you're turning 65, still working, or already on Medicare, this guide will walk you through the basics step by step.

What Is Medicare?

Medicare is a **federal health insurance program** primarily for:

- People age 65 or older
- Certain people under 65 with disabilities
- People with End-Stage Renal Disease (ESRD)

Medicare is not one plan—it's made up of **different parts**, each covering different things.

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The Four Parts of Medicare

Medicare Part A – Hospital Insurance

Part A generally covers:

- Inpatient hospital stays
- Skilled nursing facility care (short-term)
- Hospice care
- Limited home health care

Cost:

- Most people pay **\$0 premium** if they worked at least 10 years (40 quarters)
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Medicare Part B – Medical Insurance

Part B generally covers:

- Doctor visits
- Outpatient care
- Preventive services
- Durable medical equipment

Cost:

- Monthly premium (set by Medicare)
- Usually deducted from Social Security

Part B is optional—but delaying it **without proper coverage** can cause permanent penalties.

Medicare Part C – Medicare Advantage

Medicare Advantage plans are offered by **private insurance companies** and combine:

- Part A
- Part B
- Often Part D (prescriptions)

Many plans also include:

- Dental
- Vision

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- Hearing
- Fitness benefits

Important: These plans work with provider networks and may require copays.

Medicare Part D – Prescription Drug Coverage

Part D helps cover prescription medications.

Key points:

- Offered by private insurers
 - Each plan has its own drug list (formulary)
 - Delaying Part D without creditable coverage may cause penalties
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Two Main Ways to Get Medicare Coverage

Option 1: Original Medicare + Supplement

This includes:

- Part A
- Part B
- A Medicare Supplement (Medigap)
- A separate Part D plan

Pros:

- Freedom to see any doctor nationwide that accepts Medicare
- Predictable costs

Cons:

- Higher monthly premiums
 - Premiums go up every year
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Option 2: Medicare Advantage (Part C)

This replaces Original Medicare with one private plan.

Pros:

- Lower monthly premiums

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- Extra benefits like dental, vision, gym

Cons:

- Provider networks
 - Cost sharing as you use services
 - Pre-approval requirement for many services
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Medicare Paths Based on Your Situation

Medicare decisions depend heavily on **where you are right now**. Use the section below that fits you best.

Turning 65

If you're approaching age 65, this is your **first major Medicare decision point**.

What to know:

- Your Initial Enrollment Period lasts 7 months (3 before, your birthday month, 3 after)
- Most people enroll in Part A and Part B
- This is often the *best time* to enroll in a Medicare Supplement without health questions

Common goal: Get coverage set up correctly the first time and avoid lifetime penalties.

Working Past 65

If you or your spouse are still working and have employer coverage, Medicare rules change.

What to know:

- You may be able to delay Part B without penalty
- Employer size matters (generally 20+ employees)
- Employer coverage must be “creditable”
- HSA contributions and Medicare enrollment must be coordinated carefully

Common goal: Avoid penalties while keeping the best coverage at the lowest cost.

Already on Medicare but Unhappy

Many people are on Medicare plans they chose quickly—or were auto-enrolled into.

Common frustrations include:

- Doctors leaving networks
- Rising copays
- Prescriptions no longer covered
- Feeling stuck or confused

What to know:

- You may have opportunities to change plans during certain enrollment periods
- A full review can uncover better options

Common goal: Improve coverage without unnecessary disruption.

When Can You Enroll in Medicare?

Initial Enrollment Period (IEP)

- Starts 3 months before your 65th birthday
- The month of your 65th birthday
- Ends 3 months after the month of your 65th birthday

Special Enrollment Period (SEP)

You may qualify if:

- You're still working
- You had employer coverage
- You recently lost coverage
- Recently moved or will move
- Live in an area recently affected by a weather disaster

Annual Enrollment Period (AEP)

- October 15 – December 7
 - Make changes Medicare Advantage and Prescription plans for the following year
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Working Past 65: What You Need to Know

If you are still working:

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- You **may be able to delay Part B** without penalty
- It depends on employer size and coverage type

This is one of the most common—and costly—areas of confusion.

Common Medicare Mistakes to Avoid

- Assuming Medicare covers everything
 - Missing enrollment deadlines
 - Choosing a plan without checking doctors or prescriptions
 - Relying on advice that doesn't consider your full situation
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Medicare and You: One Size Does NOT Fit All

The right Medicare setup depends on:

- Your health
- Your doctors
- Your prescriptions
- Your budget
- Whether you travel

That's why education comes first.

How We Help at Houston Insurance Independence

- We explain Medicare clearly
- We compare **several available options**, not just one company
- We help you avoid penalties and surprises
- We support you year after year

No pressure. No obligation. No cost. Just answers.

Have Questions?

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Medicare doesn't have to be confusing. We'll help you understand your options—so you stay in control.

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This guide is educational only and not connected with or endorsed by the U.S. government or the federal Medicare program.

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Medicare Readiness Checklist

- I know when my Medicare enrollment window starts and ends
- I understand whether I need Part A and Part B
- I know if my employer coverage allows me to delay Part B
- I have checked that my doctors accept my plan
- I verified my prescriptions are covered
- I understand the difference between Medicare Advantage and Supplements
- I know who to contact if I have questions

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