

Welcome to Medicare



Now that you have Medicare, you have some important decisions to make and actions to take.

Do this now:

If you signed up for Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance), you aren't finished. Next, you'll need to make some decisions about how to get your health and drug coverage.

Decide how to get your Medicare coverage.

There are 2 main ways to get your Medicare coverage:

- **Original Medicare:** Part A and Part B.
- **Medicare Advantage (Part C):** Medicare-approved plans from private companies that bundle your Part A, Part B, and usually Medicare drug coverage (Part D) together. Some plans may also offer extra benefits that Original Medicare doesn't cover.

Choosing Original Medicare?

If so, decide if you want to add Part D coverage and/or Medicare Supplement Insurance (Medigap) to help cover what Original Medicare doesn't. The best time to buy Medigap is within the first 6 months you have Part B.

Remember: Part D is optional, but it's worth considering even if you don't take prescription drugs now. With Part D, you'll be covered if you need drugs you didn't expect, and you may avoid a late enrollment penalty.

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

Do these things next:

Learn how Medicare works with other health insurance you might already have.

When you have other health insurance (like a group health plan, retiree health coverage, or Medicaid) and Medicare, there are rules for who pays first. To make sure your bills are paid correctly, tell Medicare about your other insurance by calling Medicare's Benefits Coordination & Recovery Center at 1-855-798-2627. TTY users can call 1-855-797-2627. You can also learn more by visiting [go.Medicare.gov/other-insurance](https://www.Medicare.gov/other-insurance).

Get help paying your Medicare health and drug costs.

If you have limited income and resources, you may qualify for a Medicare Savings Program or Extra Help to lower your health and drug plan costs. Visit [Medicare.gov/basics/costs/help](https://www.Medicare.gov/basics/costs/help) to get started. In 2025, you'll also have the option to manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January–December). Visit [Medicare.gov/prescription-payment-plan](https://www.Medicare.gov/prescription-payment-plan) for more information.

Create your secure Medicare account.

Visit [Medicare.gov](https://www.Medicare.gov) to create your secure Medicare account any time after you sign up for Medicare and have your Medicare Number. Once you've created an account, you can add a list of your prescriptions, view your Original Medicare claims, choose electronic mailings, print an official copy of your Medicare card, and more.

Give Medicare permission to talk to someone you trust.

You may want a family member, friend, or caretaker to talk to Medicare on your behalf, if you're ever unable to speak for yourself. Medicare can't give your personal health information to anyone, unless you give permission in writing first. To get an "Authorization to Disclose Personal Health Information" form, visit [Medicare.gov/basics/forms-publications-mailings/forms/other](https://www.Medicare.gov/basics/forms-publications-mailings/forms/other) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Do these things in your first year:

Find out what Medicare covers.

Medicare covers a wide range of services to keep you healthy. Visit [Medicare.gov/coverage](https://www.medicare.gov/coverage) to find out what's covered. If you decide to join a Medicare Advantage Plan or Medicare drug plan, contact the plan for coverage information.

Schedule a “Welcome to Medicare” visit.

Schedule a “Welcome to Medicare” preventive visit with your doctor within the first 12 months that you have Medicare Part B. It includes a review of your medical and social history related to your health, and counseling about preventive services that may be right for you. Visit [Medicare.gov/coverage/welcome-to-medicare-preventive-visit](https://www.medicare.gov/coverage/welcome-to-medicare-preventive-visit) to learn more.

Review your claims.

Review your claims to be sure you got all the services, supplies, or equipment listed and that you aren't billed for services you didn't get. Reviewing your claims regularly can protect you and Medicare from fraud and abuse.

- If you have Original Medicare, you'll get a “Medicare Summary Notice” by mail every 4 months. You can also sign up to get your notices electronically each month you have a processed claim when you log into your secure Medicare account. Visit [Medicare.gov/go-digital](https://www.medicare.gov/go-digital) for more information.
- If you join a Medicare Advantage Plan or Medicare drug plan, check the statements you get from your plan.

Make sure your Medicare plan meets your needs.

If you join a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without a separate drug plan) within the first 3 months you have Medicare.



You can also make changes to your health and drug plan coverage during these times:

- **October 15 – December 7: Open Enrollment**
Each year, you can join, switch, or drop your Medicare health or drug coverage for the following year. Your new coverage will begin on January 1. Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to explore your coverage options.
- **January 1 – March 31: Medicare Advantage Open Enrollment**
If you're in a Medicare Advantage Plan, you can change to another Medicare Advantage Plan or switch to Original Medicare. Any changes you make will be effective the first day of the month after the plan gets your request.

You may qualify for a **Special Enrollment Period** to make changes if you experience a life event (like moving or losing other coverage) or an exceptional situation (like a natural disaster). Visit [Medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start](https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start) to learn more.

Get help when you need it

Get official Medicare information through these trusted resources:

- **Medicare.gov:** Use [Medicare.gov](https://www.medicare.gov) to get answers and information any time.
- **1-800-MEDICARE (1-800-633-4227):** Get help with your Medicare questions 24 hours a day/7 days a week. TTY users can call 1-877-486-2048.
- **State Health Insurance Assistance Program (SHIP):** Visit [shiphelp.org](https://www.shiphelp.org) to get free, personalized, and unbiased health insurance counseling from your local SHIP. A trusted agent or broker may also be able to help.



Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

This product was produced at U.S. taxpayer expense.