

# 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. You still have important decisions to make 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) into one. Some plans may also offer extra benefits that Original Medicare doesn't cover—like certain vision, hearing, or dental services.

If you choose Original Medicare, you'll need to decide if you want to join a separate drug plan to get Medicare drug coverage or buy supplemental coverage, like Medicare Supplement Insurance (Medigap) to cover what Original Medicare doesn't. Don't forget to explore Medigap within the first 6 months you have Part B to help pay your share of costs.

While Part D is optional, 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.

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



## Do these things next

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

When you have other insurance (like group health plan, retiree health coverage, or Medicaid) and Medicare, there are rules for whether Medicare or your other coverage 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. In 2024, Extra Help expands to cover more drug costs for certain people with limited income and resources. Even if you don't think you'll qualify, it's worth checking out. Visit [Medicare.gov/basics/costs/help](https://www.Medicare.gov/basics/costs/help) to get started.

### 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, pay your Medicare premiums, switch to an electronic version of the handbook, and more. You can also print an official copy of your Medicare card if you need it. Consider signing up for an electronic version of the handbook. We'll email you a link to a PDF version instead of sending a paper copy in the mail each fall.

### 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 do this, fill out Form CMS-10106 at [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 within 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.



### Get a “Welcome to Medicare” visit.

Schedule a free “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.

- If you have Original Medicare, you'll get a “Medicare Summary Notice” by mail every 3 months. You can also get your notices electronically each month when you log into your secure Medicare account.
- If you join a Medicare Advantage Plan or Medicare drug plan, check the statements you get from your plan.
- Reviewing your claims regularly can also protect you and Medicare from fraud and abuse. Visit [Medicare.gov/basics/reporting-medicare-fraud-and-abuse](https://www.medicare.gov/basics/reporting-medicare-fraud-and-abuse) for more tips.

**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.

You may qualify for a **Special Enrollment Period** 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.

## Help is always available

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://shiphelp.org) to get free, personalized health insurance counseling from your local SHIP. A trusted agent or broker may also be able to help.