



Turning 65 Soon?

A SIMPLE GUIDE TO UNDERSTANDING MEDICARE

Turning 65 is an exciting milestone. For many people, it marks the beginning of retirement, more freedom in their schedule, new travel opportunities, or simply the start of a new chapter in life. It is also the time when many Americans become eligible for Medicare. While Medicare can offer important health coverage and peace of mind, it is very common to feel unsure about where to begin.

The good news is that Medicare does not have to feel overwhelming. With a little preparation and a basic understanding of your options, the process can become much easier to manage.

One of the most important things to know is your **Initial**

Enrollment Period. For most people, this is the best time to enroll in Medicare. This 7-month window includes the 3 months before your birthday month, your birthday month, and the 3 months after. Enrolling during this time can help you avoid delays in coverage or possible late enrollment penalties. That is why it is helpful to start learning about Medicare before you actually turn 65.

It is also helpful to understand the different parts of Medicare. **Part A** generally helps cover hospital stays, skilled nursing care, hospice, and some home health services. **Part B** helps cover doctor visits, outpatient care, preventive services, and certain

medical equipment. **Part D** helps with prescription drug costs, which can be an important part of managing both your health and your budget.

In addition to Original Medicare, some people choose a **Medicare Supplement (Medigap)** plan to help with out-of-pocket costs. Others prefer a **Medicare Advantage** plan, which combines hospital and medical coverage and often includes prescription drug coverage in one plan. Advantage plans are becoming a more popular choice as they are usually the most cost effective option. The option that is best for you depends on your personal health needs, budget, and the doctors you would like to see.

If you are still working when you turn 65 and have employer health coverage, you may be able to delay certain parts of Medicare without penalty. Because the rules can vary, it is always a good idea to review your situation carefully.

If you have questions about Medicare or would like a copy of the "Turning 65 Medicare Checklist," I would be happy to help.

Call or Text: 518-253-4700

Email: kirstenbleau@gmail.com

There is no obligation — just friendly, helpful information to make Medicare easier to understand.



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