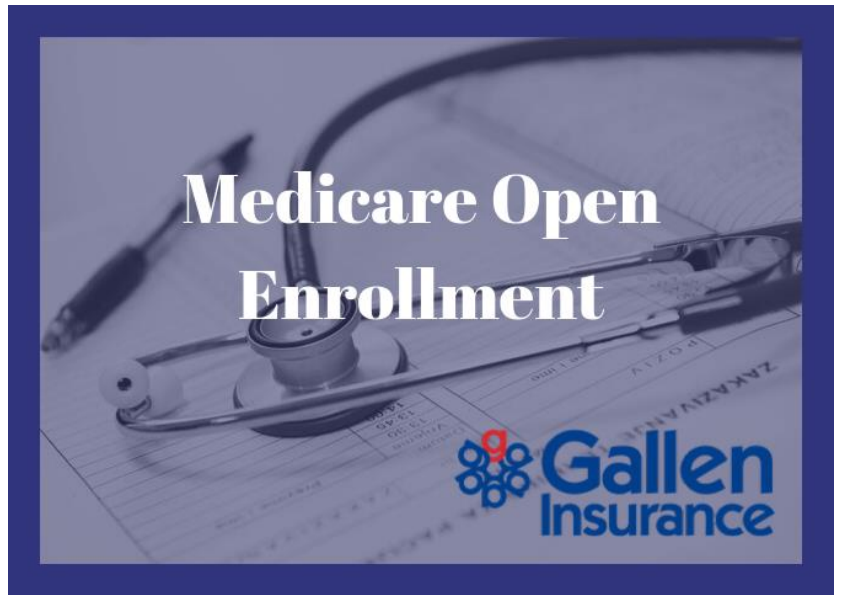


Medicare Open Enrollment October 15th through December 7th

There are many important facts you need to understand about Medicare. The term open enrollment basically refers to the period of October 15th through December 7th to enroll or change Medicare Advantage plans or change Medicare Part D prescription plans. There are five different parts to the Medicare program.



- Medicare Part A is hospital insurance. Part A covers inpatient hospital care, limited time in a skilled nursing care facility, limited home health care services and hospice care.
- Medicare Part B is medical insurance. Part B covers certain non-hospital medical expenses like doctors' office visits, blood tests, X-rays, diabetic screenings and supplies, and out-patient care.
- Medicare Part D is prescription drug coverage. In most cases Medicare Part D is required to be a part of your Medicare program. A penalty may be applied to the cost of Part D if not in force with Medicare.
- Medicare Supplement (Gap) insurance can help pay the remaining healthcare costs (balances left after Medicare pays) for Medicare covered services. A Medicare Supplement plan can pay co-pays, coinsurance and deductibles. A Medicare Supplement plan is not network driven and does not require referrals or pre-certification.
- Medicare Part C Advantage Plans are 100% handled by private insurance companies. There are several different types of Part C plans including HMOs and PPOs. They have deductibles, co-pays and co-insurance. They basically are network driven and require referrals and pre-certification. You must continue to pay Medicare Part B premiums.

As a senior I am on Medicare, Medicare Part D and a Medicare Supplement. My experience will help you make an informed decision. Call Jay Mahoney at 610-898-6516.