



MEDICARE ENROLLMENT GUIDE

www.medicare-you.com
mail@medicare-you.com

General Overview

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Medicare-You

Welcome to MEDICARE



HELLO! I'M PAUL SCALLAN, A MEDICARE ADVISOR
AND MEDICARE BENEFICIARY.

I'VE HELPED MANY PEOPLE LIKE YOU MAKE INFORMED
MEDICARE CHOICES. I AM NOT PART OF MEDICARE,
CMS, OR THE FEDERAL GOVERNMENT, BUT I CAN
HELP GUIDE YOU THROUGH THE PROCESS FOR FREE.

Understanding MEDICARE

MEDICARE IS NOT FREE , NOR IS IT A ONE-SIZE-FITS-ALL. YOUR CHOICE DEPENDS ON:

✓ HEALTH NEEDS – DO YOU SEE DOCTORS OFTEN OR NEED SPECIALIST CARE?

✓ BUDGET – HOW MUCH CAN YOU AFFORD FOR PREMIUMS, MEDICATIONS, AND COPAYS? LEARN THE PAYMENTS YOU MUST PAY PER MONTH, TRY TO FACTOR IN ALL OF YOUR PRESCRIPTION MEDICATIONS.

✓ LOCATION – DO YOU TRAVEL FREQUENTLY OR LIVE IN MULTIPLE PLACES?

✓ LIFESTYLE – DO YOU NEED A PLAN THAT WORKS NATIONWIDE OR ARE YOU OK WITH A PLAN THAT YOU CAN USE WHILE ON VACATION IF NECESSARY BUT YOU WILL MOSTLY BE HAPPY WITH RECEIVING MEDICAL SERVICES IN YOUR GENERAL AREA?

Understanding MEDICARE

:

✓ SIMPLIFY MEDICARE:

LET US TAKE THE CONFUSION OUT OF MEDICARE. WE'LL EXPLAIN YOUR OPTIONS AND HELP YOU FIND THE RIGHT PLAN. SAVE TIME AND EFFORT.

✓ PERSONALIZED ATTENTION:

WE'LL GET TO KNOW YOUR PERSONAL PREFERENCES AND GIVE YOU FEEDBACK ON THE PITFALLS THAT EACH CHOICE MAY HAVE.

✓ EXPERT GUIDANCE:

WE STAY UP-TO-DATE ON MEDICARE RULES AND CHANGES, SO YOU GET THE MOST ACCURATE INFORMATION IN YOUR STATE


✓ UNBIASED RECOMMENDATIONS


WE WORK WITH MANY INSURANCE COMPANIES, SO YOU CAN TRUST OUR ADVICE IS IMPARTIAL AND FEEDBACK ABOUT YOUR TIME FRAMES TO RECONSIDER YOUR OPTIONS


01


STEP 1: KNOW YOUR ENROLLMENT PERIOD


WHEN CAN YOU SIGN UP?

 Initial Enrollment Period (IEP) – 3 months before, the month of, and 3 months after turning 65.

 Special Enrollment Period (SEP) – If you delay Medicare due to employer coverage or experience a life change.

 General Enrollment Period (GEP) – Jan 1 – Mar 31 (penalties may apply).

 Annual Enrollment Period (AEP) – Oct 15 - Dec 7 (for plan changes).

 Medicare Advantage Open Enrollment (MA OEP) – Jan 1 - Mar 31 (for plan switches).

02

STEP 2: LEARN ABOUT MEDICARE PARTS

- Part A – Hospital coverage (free for most people if you have paid 40 quarters of taxes).
- Part B – Doctor visits & outpatient care (\$185/month in 2025 for most; higher for high earners, people on medicaid may not pay any part B because it will be subsidized by the state Medicaid benefits).
- Part C (Medicare Advantage) – Private plans that combine Parts A & B, often including Part D (prescription drugs and many contain extras like, Vision, Dental, Gym Membership and more).
- Part D – Prescription drug coverage (standalone or part of Medicare Advantage. You may have a monthly premium, a deductible, and different Tiers (levels of medications will cost different amounts).
- Medigap (Supplemental Insurance or Letter Plans) – Covers costs not paid by Original Medicare, the 20%

03

STEP 3: CHOOSING A PLAN

◆ Option 1: Original Medicare + Medigap + Part D

- ✓ No network restrictions – See any doctor/hospital that accepts Medicare.
- ✓ Lower out-of-pocket costs with Medigap.✗ Higher monthly premiums.✗ No extra benefits (dental, vision, hearing).

◆ Option 2: Medicare Advantage (Part C)

- ✓ Lower or \$0 premiums.
- ✓ Includes extra benefits like dental, vision, and fitness programs.
- ✗ Requires network checks (HMO, PPO plans).✗ Plan benefits change yearly.

04

STEP 4: ENROLLING IN MEDICARE

- ✓ Sign Up for Medicare Part A & B – Do this through Social Security (online, phone, or in-person).
- ✓ Create a MyMedicare Account – Helps compare plans and manage benefits (optional)
- ✓ Check Employer Retiree Health Benefits – Before making final decisions when on an employer Group Insurance , check with your H/R department before making any major Medicare decisions. Or call a Health insurance Professional
- ✓ Confirm Your Doctors Accept Your Plan – Medicare Advantage requires network checks; Medigap works nationwide.
- ✓ Talk to a Medicare Expert or SHIP (State Health Insurance Assistance Program) – Get free, unbiased guidance.

05

STEP 5: REVIEWING YOUR PLAN YEARLY

- ◆ Annual Enrollment Period (AEP) – Oct 15 - Dec 7: Review or change your plan.
- ◆ Medicare Advantage Open Enrollment (MA OEP) – Jan 1 - Mar 31: Switch MA plans or return to Original Medicare.
- ◆ If Trying Medicare Advantage, You Have a 12-Month “Trial Right” – You can return to Original Medicare and enroll in a Medigap plan without medical underwriting.

Checking your MEDICATION COSTS

- ◆ **GO TO MEDICARE'S PLAN FINDER:**
[HTTPS://WWW.MEDICARE.GOV/PLAN-COMPARE/](https://www.MEDICARE.GOV/PLAN-COMPARE/)
- ◆ **ENTER YOUR ZIP CODE** TO FIND AVAILABLE PLANS.
- ◆ **INPUT YOUR MEDICATIONS** TO COMPARE COSTS.
- ◆ **ASK A MEDICARE EXPERT** – THEY CAN HELP YOU DO THIS EASILY.

***EXTRA HELP PROGRAM (LIS)** – IF YOU HAVE LOW INCOME, THIS PROGRAM CAN LOWER PRESCRIPTION COSTS.

OR CONTACT A HEALTH INSURANCE PROFESSIONAL -
MEDICARE ADVISOR

Checking your MEDICATION COSTS

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MEDICARE ADVISOR

NEED HELP?

📌 VISIT: [WWW.MEDICARE-YOU.COM](https://www.medicare-you.com) PAUL SCALLAN

☎ CONTACT A MEDICARE-CERTIFIED EXPERT FOR GUIDANCE.

DISCLAIMER: THIS GUIDE IS FOR EDUCATIONAL PURPOSES ONLY. I DO NOT WORK FOR MEDICARE, CMS, OR THE FEDERAL GOVERNMENT, BUT I CAN GUIDE YOU IN ENGAGING WITH THESE AGENCIES.

Resources

WWW.MEDICARE-YOU.COM

[VIOLET, OUR TRAINED MEDICARE CHAT BOT CAN QUICKLEY ANSWER YOUR QUESTIONS](#)

WWW.TINYMEDICARECHALLENGE.COM

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MAIL@MEDICARE-YOU.COM

SOCIAL SECURITY : SSA.GOV
[HTTPS://SECURE.SSA.GOV/ICON/MAIN.JSP](https://secure.ssa.gov/icon/main.jsp)

MEDICARE :
WWW.MEDICARE.GOV

COMMUNITY RESOURCE GUIDE
[HTTPS://WWW.COMMUNITYRESOURCEFINDER.ORG/](https://www.communityresourcefinder.org/)

MEDICARE & YOU OFFICIAL HANDBOOK :
WWW.MEDICARE.GOV/MEDICARE-AND-YOU
[HTTPS://WWW.MEDICARE.GOV/PUBLICATIONS/10050-MEDICARE-AND-YOU0.PDF](https://www.medicare.gov/publications/10050-medicare-and-you0.pdf)

[APPLY FOR "EXTRA HELP" \(ALSO KNOWN AS LIS\) FOR PART D \(PRESCRIPTIONS MEDS\)](#)
WWW.SSA.GOV/MEDICARE/PART-D-EXTRA-HELP

Resources

NATIONAL COUNCIL ON AGING :
BENEFITSCHECKUP.ORG/

STATE MEDICAID : WWW.MEDICAID.GOV

EASY PAY TO MEDICARE FOR PART B
: WWW.MEDICARE.GOV/MEDICARE-EASY-PAY

CREATE YOUR MEDICARE ACCOUNT HERE : [CREATE A
MEDICARE ACCOUNT](#)

APPLY FOR MEDICARE ENTITLEMENTS (PART A &
PART B).

LOCAL MEDICARE OFFICE :
[HTTPS://SECURE.SSA.GOV/ICON/MAIN.JSP](https://secure.ssa.gov/icon/main.jsp)

ONLINE SOCIAL SECURITY APP :
[HTTPS://WWW.SSA.GOV/MEDICARE](https://www.ssa.gov/medicare)

MEDICARE QUESTIONS :
[HTTPS://WWW.MEDICARE.GOV/](https://www.medicare.gov/)

COMPARE PLANS:
[HTTPS://WWW.MEDICARE.GOV/PLAN-COMPARE/#/?
YEAR=2025&LANG=EN](https://www.medicare.gov/plan-compare/#/?YEAR=2025&LANG=EN)

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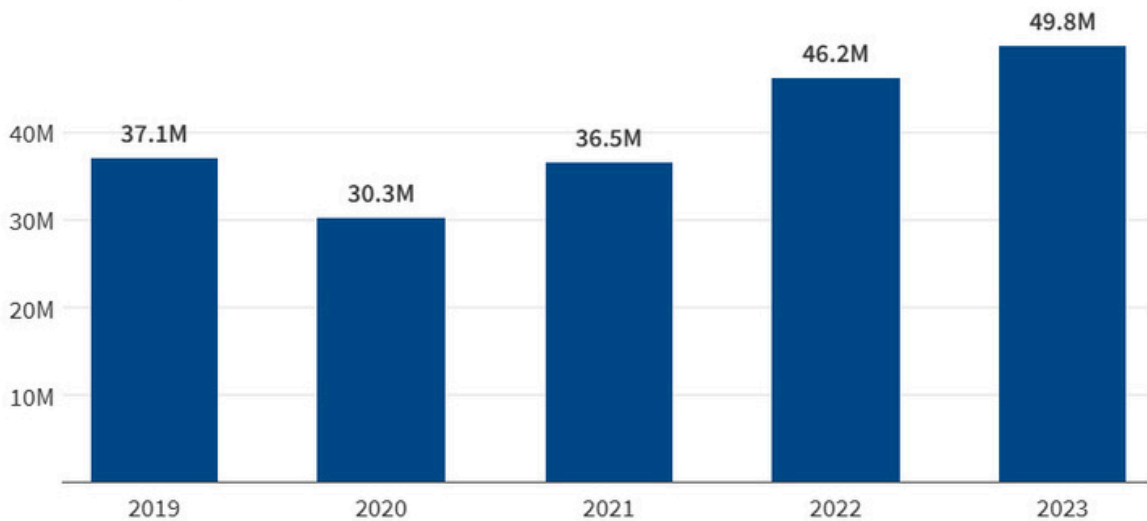
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Resources

KFF:

Medicare Advantage Insurers Made Nearly 50 Million Prior Authorization Determinations in 2023

Total number of prior authorization determinations, 2019 - 2023



Note: Excludes requests that were withdrawn or dismissed.

Source: Medicare Limited Data Set, Contract Years (CY) 2022 - 2023 Part C and D Reporting Requirements and Public Use file Contract Years 2019-2021 Part C and D Reporting Requirements • [Get the data](#) • [Download PNG](#)

**MEDICARE INCOME RELATED MONTHLY
ADJUSTMENT AMOUNT
(LIFE CHANGING EVENT)**
[HTTPS://WWW.SSA.GOV/FORMS/SSA-44.PDF](https://www.ssa.gov/forms/ssa-44.pdf)

