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Medicare Basics Handbook

What to Know Before You Turn 65

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Medicare Basics Handbook

Medicare is one of the most important decisions people face around age 65, but the words can be confusing: Part A, Part B, Part C, Part D, Medigap, Advantage, premium, network, and penalty.

This handbook explains the basics in plain English so you can ask better questions before choosing a plan.

Medicare Word	Plain-English Meaning
Original Medicare	Part A and Part B from the federal Medicare program.
Medicare Advantage	A private plan alternative, also called Part C.
Part D	Prescription drug coverage.
Medigap	Supplement insurance that helps pay some Original Medicare costs.

Your Action:
If you are turning 65 within the next 12 months, start reviewing your options now. Waiting can create confusion and potential penalties.

Step 1:
Know the Parts of Medicare

Part	What It Covers	Simple Reminder
Part A	Hospital insurance	Inpatient hospital and related care
Part B	Medical insurance	Doctor visits, outpatient care, preventive services
Part C	Medicare Advantage	Private plan way to receive Medicare benefits
Part D	Drug coverage	Prescription medication coverage
Medigap	Supplement policy	Helps cover some Original Medicare out-of-pocket costs

Medicare.gov explains that people generally sign up for Part A and Part B, then choose either Original Medicare or Medicare Advantage. If you choose Original Medicare, you may also decide on Part D and Medigap.

Your Action:
Write down which parts you currently have or need to learn more about: A, B, C, D, and Medigap.

Step 2:
Original Medicare vs. Medicare Advantage

Feature	Original Medicare	Medicare Advantage
How you receive coverage	Federal Medicare program	Medicare-approved private plan
Doctor access	Any provider that accepts Medicare	Usually plan network for non-emergency care
Drug coverage	Separate Part D plan	Often included, but varies
Extra benefits	Limited	May include dental, vision, hearing, or extras
Medigap option	Can add Medigap	Cannot buy separate Medigap

Neither choice is automatically best for everyone. The right option depends on doctors, medications, travel, budget, health needs, and plan availability.

Your Action:
Compare both options before choosing. Do not pick based only on the monthly premium.

Step 3:
Review the 5 Questions Before You Enroll

Question	Why It Matters
Do my doctors accept this plan?	Network access affects cost and convenience.
Are my prescriptions covered?	Drug formularies and tiers can change your cost.
What is the out-of-pocket exposure?	Premium is only one part of total cost.
Do I travel often?	Coverage rules may differ when away from home.
Can I change later?	Enrollment periods and rules matter.

Your Action:
Create a list of your doctors, prescriptions, preferred pharmacy, and travel needs before comparing plans.

Step 4:
Know What Medicare May Not Fully Cover

Medicare can be powerful, but it does not mean every cost disappears. Original Medicare covers many approved services, but there can be deductibles, coinsurance, and no annual out-of-pocket limit unless you have other coverage.

Common Gap	Possible Planning Option
Prescription costs	Part D or Medicare Advantage with drug coverage
Deductibles and coinsurance	Medigap or Medicare Advantage cost structure
Dental, vision, hearing	Medicare Advantage extras or separate coverage
Long-term custodial care	Long-term care planning or other resources
Travel outside service area	Plan review before travel

Your Action:
Ask for a side-by-side review of premiums, copays, network, drug costs, and worst-case annual exposure.

Step 5:
Medicare Enrollment Checklist

Checklist Item	Done?
I know my Medicare eligibility date.	___
I reviewed Part A and Part B.	___
I compared Original Medicare and Medicare Advantage.	___
I checked prescription drug coverage.	___
I checked doctor and hospital access.	___
I reviewed Medigap or supplemental options.	___
I scheduled a Medicare basics review.	___

Your Action:
Use this checklist before you enroll, change, or renew coverage. Medicare decisions should be reviewed every year.

You've Got the Knowledge - Now Take Action

The next move is simple: review your numbers, compare your options, and make a decision before life forces the conversation.

Book Your FREE Strategy Session

A 15-minute conversation to review your needs, answer your questions, and help you understand what options may fit your budget.

In Your Free Session, Alex Will
Review your current situation and goals
Explain your options in plain English
Compare practical strategies based on your budget
Answer your questions - zero pressure, zero obligation

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Important Note

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Sources used: Medicare.gov: How does Medicare work? - explains Part A, Part B, Original Medicare, Medicare Advantage, Part D, and Medigap options.; Medicare.gov: Compare Original Medicare and Medicare Advantage - explains network, drug coverage, and Medigap differences.; Medicare.gov: How Medigap works - explains Medicare Supplement Insurance basics.