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Type text here
Whether you're brand new to Medicare or have been on it for years, this appointment will show you the tips and tricks to save the most money year after year.

During this **free** appointment you will learn:

- The **5 BEST** tips for choosing a Medicare plan properly.
- **How to keep your premium stable** year after year.
- **Medicare Supplements vs Medicare Advantage** and which one is right for you.
- **How to shop for a plan in your area** and tips and tricks you must consider before purchasing a plan.



[Click here to fill out a preliminary application for your free appointment today](#)

Signing up for Medicare is essentially a five-step process. We walk you through each step in detail.

Watch this video : <https://youtu.be/s0Xu2DewxJU?si=XKK4H8Zj8xJryBav>

Medicare Enrollment Periods

Lucy's Life & Health Insurance LLC
Ph.832-215-4140
email: lucyguzman99@yahoo.com
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	INITIAL ENROLLMENT PERIOD (IEP)	GENERAL ENROLLMENT PERIOD (GEP)	SPECIAL ENROLLMENT PERIOD (SEP)	ANNUAL ENROLLMENT PERIOD (AEP)	OPEN ENROLLMENT PERIOD (OEP)
WHO NEEDS	Turning 65	Missed IEP	Previous Employer-based coverage	Medicare Plan Enrollees	Medicare Advantage (MA) Enrollees
PURPOSE	Enroll in Original Medicare	Enroll in Medicare Part A or Part B	Enroll in Medicare Part A or Part B	Reevaluate coverage & Make Changes	One-time change to MA Plan
WHEN	3 months before 65th birthday through 3 months after	January 1 - March 31	8 months from termination of employer coverage	October 15 - December 7	January 1 - March 31



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STEP 1. At age 64 start by Exploring your Medicare options as soon as you turn 64.

(unless you are already receiving social security benefits and or become disabled or have a disability before age 65, you must enroll in medicare)

Determine your Medicare enrollment window. This is the seven-month initial enrollment period that begins three months before the month you turn 65 and ends three months after your birthday month.

[Click here to access and determine your initial enrollment period calculator](#)



It's important to sign up promptly to avoid gaps in coverage or late enrollment penalties. However, if you're already covered through an employer group health plan, it might make sense to sign up for Medicare later or delay Part B.

If you are age 65 or older and receive Social Security benefits, you will be automatically enrolled in Part A.

Create your online accounts for Medicare and social security



Check out the [Medicare website](#) and master the online tools you can find health & drug plans, find Care providers and many other resources can be found on this website.

[Click here for Link to Medicare & You 2025 – The official US government Medicare handbook](#)



Create a [My Social Security account](#) if you don't have one already. [Click here for a video on how to create your Social security account online.](#) & read this article [Key Takeaways](#).



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2. Look at enrolling in medicare — if you're not already on Social Security

If you're not receiving Social Security benefits yet, you'll have to take action to enroll in Medicare.

If you want to get Medicare when you turn 65, but aren't planning to take retirement benefits at that time, you'll need to sign up for Medicare.

[Click here to enroll and sign up for Medicare](#)



You're ready to sign up if:

- **You're within three months** on either side of the month you turn 65.
- **You've decided** whether you'll keep any health insurance you're receiving through your job or [your spouse's job](#).
- **You've made the choice** between [original Medicare and Medicare Advantage](#).

Original Medicare:

Includes Medicare [Part A hospitalization coverage](#) and [Part B doctor and outpatient services](#).

Many people who have original Medicare purchase [Part D prescription drug](#) coverage and a [supplemental Medigap policy](#), which can help pay some of your out-of-pocket costs, such as deductibles, copayments and other expenses. With Original medicare, you can

- Go to any doctor or hospital that takes Medicare, anywhere in the U.S. [Find providers that work with Medicare](#).
- Join a separate Medicare drug plan (Part D) to get drug coverage. **You must decide** whether you'll [buy a Part D plan](#) if you've opted for original Medicare and don't have prescription drug coverage from an employer or retiree plan. If you don't enroll in Medicare part D you may be penalized for enrolling at a later date other than your initial enrollment period.

Buy a Medicare Supplement Insurance (Medigap) policy to help lower your share of costs for services you get.

When you have Medicare and other health insurance (like from your job), one will pay first (called a "primary payer") and the other second (called a "secondary payer").

If you're not lawfully present in the U.S., Medicare won't pay for your Part A and Part B claims, and you can't enroll in a Medicare Advantage Plan or a Medicare drug plan.

Medicare Advantage(PART C) plans bundle your Part A, Part B, and usually Part D coverage into one plan.

Medicare Advantage plans may offer some extra benefits that Original Medicare doesn't cover — like vision, hearing, and dental services.

Plans must cover all emergency and urgent care, and almost all medically necessary services Original Medicare covers. Some plans tailor their benefit packages to offer additional benefits to treat specific conditions.



With Medicare Advantage, you:

- Need to use doctors who are in the plan's network (for non-emergency or non-urgent care).
- May pay a premium for the plan in addition to the monthly Part B premium. Plans may have a \$0 premium or may help pay all or part of your Part B premiums.
- Can't buy separate supplemental coverage (like Medigap).

You must have both Part A and Part B to join a Medicare Advantage Plan.

[Click here for a side by side comparison between Original medicare & Medicare Advantage](#)



3. Sign up for parts A and B of Medicare

Whether you've decided to get coverage through original Medicare or Medicare Advantage, you first need to sign up for parts A and B as the foundation for either option. How you enroll and the timing depend on your personal situation.

Remember, unless you or your spouse work for a company with 20 or more employees that provides you with health insurance, you typically should sign up for Medicare at age 65 to avoid coverage gaps. Determine which scenario applies to you below and click the link for a step-by-step guide to enroll.

- **I'm already receiving Social Security retirement benefits.** If so, you'll be [enrolled automatically](#) in parts A and B of Medicare. If you live in [Puerto Rico](#), be aware that the rules for this U.S. territory are different.
- **I'm signing up during my [initial enrollment period](#).** This time frame includes the three months before you turn 65 through the three months after you turn 65. If you aren't receiving Social Security benefits at 65, you'll need to take steps to enroll in Medicare.
- **I'm signing up during a [special enrollment period](#).** You can enroll in Medicare outside the initial enrollment period by meeting certain conditions, such as if you or your spouse is still working and you have [coverage from that employer](#). You can enroll in Part B up to eight months after you or your spouse stops working and you lose that health insurance. If you miss that eight-month window, you may have to pay a [late enrollment penalty](#) or have a gap in coverage.
- **I'm signing up during a [general enrollment period](#).** If you don't enroll in Medicare during your initial enrollment period and you don't qualify for a special enrollment period, you can sign up during the general enrollment period, which runs Jan. 1 to March 31 annually. You may have to pay a late enrollment penalty.



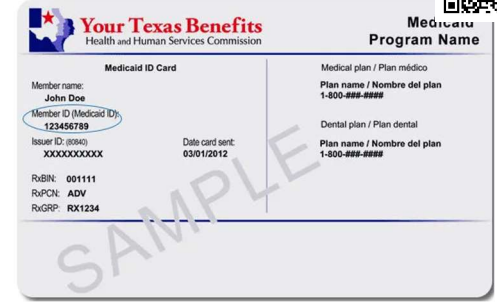
4. Factor in your costs & Decide if you need financial help

Medicare isn't free to those who participate. You're [expected to share costs](#) by paying Part B and Part D premiums — and sometimes Part A and Medicare Advantage premiums — as well as any deductibles, copayments or coinsurance for services you use.

[Click here to get an estimate of your monthly premium](#) if any



please note that if you worked for at least 10 years and paid into your medicare you will probably not have to pay any premiums for medicare part A but you may for Medicare part B- (please continue through the entire 5 step process for more information) but you may have to pay Income-Related Monthly adjustment amount (IRMAA) If your income is above \$103,000.



- **Original Medicare** doesn't have a limit on its [out-of-pocket costs](#).
- **Medicare Advantage** plans have out-of-pocket limits. But you still have to pay premiums for Part B, sometimes Part A and even for the plans themselves, in addition to deductibles, copays and potentially coinsurance.
- **Part D prescription drug plans** have their [own monthly premiums](#) and often have deductibles and copays.
- **And to be covered for dental, hearing and vision** if you choose original Medicare, you'll have to buy separate insurance plans with their own cost sharing or pay as needed from your savings. Keep in mind, Medicare Advantage plans often provide dental, hearing and vision coverage.

If your income is low and you don't have much savings or assets, you may qualify for [financial assistance](#). Several federal and state programs could help reduce the cost of parts A and B and make Part D more affordable.

How to Apply for programs that could help you pay for some of your healthcare costs

Before you turn 65, it's a good idea to learn about programs that could help you afford [Medicare premiums and out-of-pocket costs](#) and provide [extra help to pay for Part D coverage](#). [Can You Get Help Paying for Medicare Costs?](#)

TO APPLY FOR MEDICARE PROGRAMS CLICK HERE : [Medicare Savings Programs | Medicare](#)

TO APPLY FOR MEDICAID- [CLICK HERE TO SEE IF YOU QUALIFY FOR BENEFITS AND SUPPORT SERVICES](#)

[CLICK HERE TO ACCESS MEDICARE SAVINGS PROGRAM FORMS](#)



[CLICK HERE FOR MORE INFO TO UNDERSTANDING THE EXTRA HELP WITH YOUR MEDICARE PRESCRIPTION DRUG PLAN](#)

5. Choose your additional coverage-Medicare supplemental plans (Medigap) or you can opt for a Medicare Advantage plan that bundles most of all your coverage needs



After you've signed up for parts A and B of Medicare, it's time to enroll in the additional coverage you need.

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- **Do you want a Medicare Advantage plan?** We'll walk you through [a sample search](#) using Medicare's Plan Finder tool.
- **Do you need Part D prescription drug coverage?** We'll show you [how to use](#) Medicare's Plan Finder tool to search for a plan.
- **Do you want a Medigap policy?** You can [view a sample search](#) using Medicare's Medigap Plan Finder tool.

Rest assured, help is available to navigate Medicare. We've tried to demystify some of Medicare's complex systems, but talking with a person who can help you through the process is nice. Call or text us at 832-215-4140 or email us at lucyguzman99@yahoo.com.



Meet with us to discuss health insurance options if you're still working. ([CLICK HERE TO BOOK AN APPOINTMENT](#))



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Checklist for first time -Enrollment

☐ Know your enrollment period [click here](#) enter your date of birth and write down your enrollment period _____

☐ Create your online accounts please note that this is not required but it helps speed up the process
 Medicare.gov online account log in: _____ Password: _____
 Social security online account, log in: _____ Password: _____

☐ ENROLL in Medicare if you are within your enrollment period and you are not yet receiving social security benefits and your not planning to keep coverage at your or your spouse place of work if over 20 employees or more in the company.

Please note that if you are already receiving social security benefits prior to turning 65 you will be automatically enrolled into medicare Part A and Part B you will be getting your medicare card in the mail within the first 3 months prior to you turning 65

Please note that you can opt to receive your retirement benefits at 65 or you can opt not to and still be able to enroll in medicare part A and Part B and Medicare part D if you plan to stay with original medicare)

☐ MAKE A DECISION whether you will stay with (please note that you must enroll in Medicare Part A & Part B regardless of which you choose as a base)

Original medicare- PART A & PART B, Medicare PART D, and MEDIGAP insurance

- you can go to any doctor or hospital that takes Medicare, anywhere in the U.S except for foreign countries
- There are no limits on its [out-of-pocket costs](#)
- doesn't cover things like vision, hearing, and dental services you have to pay extra for these.

Medicare advantage plan also called Medicare Part C plans-

- you have to use their in-network doctors
- have out-of-pocket limits.
- offer extra benefits like vision, hearing, and dental services.

[Click here for a great video to help you make the decision between original medicare vs medicare advantage](#)

☐ Factor in your costs & see if you qualify for any savings programs

Premiums under original medicare:

Medicare part A **usually no cost if you paid enough medicare** \$ _____

Medicare part B usually **\$174.70 month for income under \$103,000** \$ _____

Medicare part D usually \$55.50 month \$ _____

Medigap usually \$150 month \$ _____

Co-payments & deductibles

Part A: \$1,632 for [each hospital stay](#) in 2024.

Part B: \$240 for 2024.

Part D prescription drug plan: Amount [varies by plan](#) but cannot exceed \$545 for 2024.

REMEMBER UNDER ORIGINAL MEDICARE YOU WILL ALSO BE PAYING FOR YOUR OWN out of pocket or you will need to buy a separate policy for:

VISION CARE- \$ _____ HEARING CARE\$ _____

DENTAL CARE\$ _____



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Premiums under Medicare Advantage plans C

Medicare part A _____ Medicare part B _____

Co-payments & deductibles _____

☐ Apply for a Savings programs to help pay for your premiums and or deductibles

[CLICK HERE TO SEE IF YOU QUALIFY FOR BENEFITS AND SUPPORT SERVICES](#)

[CLICK HERE TO ACCESS MEDICARE SAVINGS PROGRAM FORMS](#)

☐ Let's pick a plan

- **Do you want a Medicare Advantage plan?** We'll walk you through [a sample search](#) using Medicare's Plan Finder tool.
- **Do you need Part D prescription drug coverage?** We'll show you [how to use](#) Medicare's Plan Finder tool to search for a plan.
- **Do you want a Medigap policy?** You can [view a sample search](#) using Medicare's Medigap Plan Finder tool.

Rest assured, help is available to navigate Medicare. We've tried to demystify some of Medicare's complex systems, but talking with a person who can help you through the process is nice. Call or text us at 832-215-4140 or email us at lucyguzman99@yahoo.com.

Meet with us to discuss health insurance options if you're still working. ([CLICK HERE TO BOOK AN APPOINTMENT](#))





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Checklist for changing your current health plan

USE THIS CHECKLIST IF YOU ALREADY ENROLLED IN MEDICARE PLEASE FILL OUT:

When did you first enroll in medicare: (month and year) _____

Provide your Medicare ID#: _____ provide your Medicaid ID# _____

Are you under :

ORIGINAL MEDICARE, & enrolled in PART A PART B PART D MEDIGAP
MEDICARE ADVANTAGE PLAN PART C

ENTER YOUR CURRENT PLAN: _____

☐ you can shop for new plans during your Open Enrollment which is October 15th thru December 7th
(OEP/Annual Election Period (AEP))

☐ Create your online accounts this is not required but it helps speed up process
Medicare.gov online account log in: Password:
Social security online account, log in: Password:

☐ Factor in your costs & see if you qualify for any savings programs

Premiums under original medicare:

Medicare part A **usually no cost if you paid enough medicare** \$ _____

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Part D prescription drug plan: Amount [varies by plan](#) but cannot exceed \$545 for 2024. \$ _____

REMEMBER UNDER ORIGINAL MEDICARE YOU WILL ALSO BE PAYING FOR YOUR OWN out of pocket or you will need to buy a separate policy for:

VISION CARE- \$ _____ HEARING CARE\$ _____ DENTAL CARE\$ _____

Premiums under Medicare Advantage plans C

Medicare part A _____ Medicare part B _____

Co-payments & deductibles _____

☐ Apply for a Savings programs IF APPLICABLE to help pay for your premiums and or deductibles

[CLICK HERE TO SEE IF YOU QUALIFY FOR BENEFITS AND SUPPORT SERVICES](#)

[CLICK HERE TO ACCESS MEDICARE SAVINGS PROGRAM FORMS](#)

☐ **Let's pick a plan**

Do you want a Medicare Advantage plan? We'll walk you through [a sample search](#) using Medicare's Plan Finder tool.

Do you need Part D prescription drug coverage? We'll show you [how to use](#) Medicare's Plan Finder tool to search for a plan.

Do you want a Medigap policy? You can [view a sample search](#) using Medicare's Medigap Plan Finder tool.



PRIMARY APPLICANT:

Cell phone number

Age:

Who referred you?

E-MAIL ADDRESS



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Do you have valid social ? YES or NO enter SSN: _____ (you can upload)

ARE YOU A U.S.A CITIZEN OR LEGAL RESIDENT? YES or NO

Are you still working? NO, I don't work Yes I continue to work

DO YOU FILE YOUR TAXES WITH US? YES-we have your income info and you can skip this section

NO - if you don't file taxes with us, who do you file with?

LIST YOUR WORKPLACE GROSS INCOME YEARLY OR MONTHLY

For proof of income can you provide any of the following: TAX RETURN PAYSTUBS W-2

Are you a homeowner YES or NO or RENT



WHAT IS YOUR PRIMARY MEDICAL CONCERN:

ARE YOU CONSIDERED DISABLED? YES or NO what's your disability? _____

WHAT MEDICATIONS ARE YOU CURRENTLY TAKING:

DO YOU HAVE MEDICARE ID CARD ENTER:# _____ DO YOU HAVE MEDICAID
enter# _____

WHEN DID YOU START RECEIVING YOUR MEDICARE ENTER DATE: _____

DO YOU SMOKE? NO YES ARE YOU PREGNANT? NO YES N/A

ARE YOU CURRENTLY ENROLLED IN HEALTH INSURANCE NO YES, THRU WHO: _____

WHO IS YOUR PRIMARY CARE DOCTOR: Don't have a primary doctor

WHAT'S YOUR MONTHLY PREMIUM? _____

DO YOU HAVE DISABILITY INSURANCE YES OR NO HOW MUCH DO YOU PAY MONTHLY:

DO YOU HAVE LIFE INSURANCE YES OR NO HOW MUCH DO YOU PAY MONTHLY:



SPOUSE NAME:

Age:

Cell

E-MAIL

Do you have valid social ?

YES or NO enter SSN: _____

RACE:

ETHNICITY

prefer not to answer



WHAT IS YOUR PRIMARY MEDICAL CONCERN:

ARE YOU CONSIDERED DISABLED? YES or NO what's your disability? _____

WHAT MEDICATIONS ARE YOU CURRENTLY TAKING:

DO YOU HAVE MEDICARE ID CARD ENTER:# _____ DO YOU HAVE MEDICAID
enter# _____

WHEN DID YOU START RECEIVING YOUR MEDICARE ENTER DATE: _____



DO YOU SMOKE? NO YES ARE YOU PREGNANT? NO YES N/A
 ARE YOU CURRENTLY ENROLLED IN HEALTH INSURANCE NO YES, THRU WHO: _____
 WHO IS YOUR PRIMARY CARE DOCTOR: Don't have a primary doctor
 WHAT'S YOUR MONTHLY PREMIUM? _____
 DO YOU HAVE DISABILITY INSURANCE YES OR NO HOW MUCH DO YOU PAY MONTHLY:
 DO YOU HAVE LIFE INSURANCE YES OR NO HOW MUCH DO YOU PAY MONTHLY

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Meet with us to discuss health insurance options if you're still working. ([CLICK HERE TO BOOK AN APPOINTMENT](#))



Frequently asked questions:

[If I'm still working at 65, when do I sign up for Medicare?](#)
[I turn 65 in a few months. When should I sign up for Medicare?](#)
[The Big Choice: Original Medicare vs. Medicare Advantage](#)
[What is original Medicare?](#)
[Do I need Medicare Part D drug coverage if I don't take any prescriptions?](#)
[Do I have to sign up for Medicare if I'm covered through my spouse's employer?](#)
[What is Medicare Part A?](#)
[What is Medicare Part B?](#)
[What to Know About Medicare Part D Drug Coverage](#)
[10 Things to Know About Medigap Plans](#)
[How much is the late enrollment penalty for Medicare Part B?](#)
[Does Medicare cover all my health care costs?](#)
[How to Choose a Medicare Plan During Open Enrollment](#)

Other reading materials:

[click here to read a Great article from the New York times **Medicare or Medicare Advantage? A Guide for 2025**](#)
[Original Medicare vs. Medicare Advantage 2024 – Forbes Health](#)
[Click here to read article from Investopedia about some of the **Best Medicare Advantage Plans for 2025**](#)
[Click here to read article from Healthline **7 Best Medicare Advantage Plans of 2025**](#)
[Click here to read article from Nerdwallet How to Compare Medicare Advantage Plans](#)
[Click here for the 5 steps to picking a plan: **How to pick the right Medicare plan**](#)
[Best Medicare Supplement \(Medigap\) Plans 2025](#)

Compare Original Medicare & Medicare Advantage

Consider these things when deciding between Original Medicare and a Medicare Advantage Plan for your health coverage:

Doctor & hospital choice

Original Medicare	Medicare Advantage
You can go to any doctor or hospital that takes Medicare, anywhere in the U.S.	In many cases, you can only use doctors and other providers who are in the plan's network and service area (for non-emergency care).
In most cases you don't need a referral to see a specialist.	You may need to get a referral to see a specialist.

Feedback

Cost

Original Medicare	Medicare Advantage
For Part B-covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible. This amount is called your coinsurance.	Out-of-pocket costs vary. Plans may have different out-of-pocket costs for certain services.

Original Medicare	Medicare Advantage
You pay the monthly premium for Part B. If you choose to join a Medicare drug plan, you'll pay a separate premium for your <u>Medicare drug coverage (Part D)</u> .	You pay the monthly Part B premium and may also have to pay the plan's premium . Some plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).
There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage – like <u>Medicare Supplement Insurance (Medigap)</u> , Medicaid, employer, retiree, or union coverage.	Plans have a yearly limit on what you pay for covered Part A and Part B services (with different <u>limits</u> for in-network and out-of-network services). Once you reach your plan's limit, you'll pay nothing for covered services for the rest of the year.
You can choose to buy Medigap to help pay your out-of-pocket costs that Medicare doesn't cover (like your 20% coinsurance). Or, you can use coverage from a current or former employer or union, or Medicaid.	You can't buy Medigap to cover your out-of-pocket costs.

Coverage

Original Medicare	Medicare Advantage
Original Medicare covers most medically necessary services and supplies in hospitals, doctors' offices, and other health care facilities. Original Medicare doesn't cover some services, like routine physical exams, eye exams, and most dental care.	Plans must cover all medically necessary services that Original Medicare covers. For some services, plans may use their own coverage criteria to determine medical necessity. Plans may also offer some extra benefits that Original Medicare doesn't cover .



Original Medicare	Medicare Advantage
In most cases, you don't need approval (prior authorization) for Original Medicare to cover your services or supplies	In many cases, you may need to get approval (prior authorization) from your plan before it covers certain services or supplies.
You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).	Medicare drug coverage (Part D) is included in most plans. In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.

Foreign travel

Original Medicare	Medicare Advantage
Original Medicare generally doesn't cover medical care outside the U.S. You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers emergency care outside the U.S.	Plans generally don't cover medical care outside the U.S. Some plans may offer an extra benefit that covers emergency and urgently needed services when traveling outside the U.S.

What do you want to do next?

- Next Step: [Learn when I can join plans](#)
- Take Action: [Compare plans](#)
- More Details: [Learn more about Medicare Advantage](#)

Site Menu

Health & drug plans



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Costs

What you pay for Medicare will vary based on what coverage and services you get, and what providers you visit. [What are my coverage options?](#)

There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage, like a Medicare Supplement Insurance (Medigap) policy, or you join a Medicare Advantage Plan.

[What's a premium, deductible, coinsurance, or copayment?](#) ⓘ



Part A (Hospital Insurance) costs

Feedback

Part A costs:	What you pay in 2024:
Premium	<p>\$0 for most people (because they or a spouse paid Medicare taxes long enough while working - generally at least 10 years). If you get Medicare earlier than age 65, you won't pay a Part A premium. This is sometimes called "premium-free Part A."</p> <p>Do I qualify for premium-free Part A? ⓘ</p> <p>If you don't qualify for premium-free Part A: You might be able to buy it. You'll pay either \$278 or \$505 each month for Part A, depending on how long you or your spouse worked and paid Medicare taxes.</p> <p>Remember:</p>



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Part A costs:	What you pay in 2024: <ul style="list-style-type: none">You also have to sign up for Part B to buy Part A. Learn more about how Medicare works.If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty. Find out more about how to avoid the Part A penalty.
Deductible	\$1,632 for each inpatient hospital benefit period, before Original Medicare starts to pay. There's no limit to the number of benefit periods you can have in a year. This means you may pay the deductible more than once in a year. How do benefit periods work? ⓘ
Inpatient stay	<ul style="list-style-type: none">Days 1-60: \$0 after you pay your Part A deductible.Days 61-90: \$408 each day.Days 91-150: \$816 each day while using your 60 lifetime reserve days.After day 150: You pay all costs. What's not covered? ⓘ What will I pay if I get mental health services as an inpatient? ⓘ
Skilled nursing facility stay	<ul style="list-style-type: none">Days 1-20: \$0.Days 21-100: \$204 each day.Days 101 and beyond: You pay all costs.
Home health care	\$0 for covered home health care services. 20% of the Medicare-approved amount for durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
Hospice care	\$0 for covered hospice care services. You may also pay:



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Part A costs:	What you pay in 2024: <ul style="list-style-type: none">A copayment of up to \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. <u>What if my hospice care doesn't pay for my drug?</u> ⓘ5% of the Medicare-approved amount for inpatient respite care. <u>What's not covered?</u> ⓘ
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Part B (Medical Insurance) costs

Part B costs:	What you pay in 2024:
Premium	<p>\$174.70 each month (or higher depending on your income). The amount can change each year. You'll pay the premium each month, even if you don't get any Part B-covered services.</p> <p><u>Who pays a higher Part B premium because of income?</u> ⓘ</p> <p>You might pay a monthly penalty if you don't sign up for Part B when you're first eligible for Medicare (usually when you turn 65). You'll pay the penalty for as long as you have Part B. The penalty goes up the longer you wait to sign up. <u>Find out how the Part B penalty works and how to avoid it.</u></p>
Deductible	<p>\$240 before Original Medicare starts to pay. You pay this deductible once each year.</p>
General costs for services (coinsurance)	<p>Usually 20% of the cost for each Medicare-covered service or item after you've paid your deductible (and as long as your doctor or health care provider accepts the Medicare-approved amount as</p>



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Part B costs:	What you pay in 2024: full payment – called “accepting assignment”). <u>Find out how assignment affects what you pay.</u>
Clinical laboratory services	\$0 for covered clinical laboratory services.
Home health care	<ul style="list-style-type: none">• \$0 for covered home health care services.• 20% of the Medicare-approved amount for durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment).
Inpatient hospital care	20% of the Medicare-approved amount for most doctor services while you’re a hospital inpatient.
Outpatient mental health care	<ul style="list-style-type: none">• \$0 for your yearly depression screening.• 20% of the Medicare-approved amount for visits to your doctor or other health care provider to diagnose or treat your condition.• If you get your services in a hospital outpatient clinic or hospital outpatient department, you may have to pay an additional amount to the hospital.
Partial hospitalization mental health care	After you meet the Part B deductible: <ul style="list-style-type: none">• 20% of the Medicare-approved amount for each service you get from a doctor or certain other qualified mental health professional• Coinsurance for each day of partial hospitalization services you get in a hospital outpatient setting or community mental health center
Outpatient hospital care	<ul style="list-style-type: none">• Usually 20% of the Medicare-approved amount for doctor and other health care providers’ services.

Part B costs:	What you pay in 2024: <ul style="list-style-type: none">You'll also pay a copayment to the hospital for each service you get in a hospital outpatient setting (except for certain preventive services). In most cases, your copayment won't be more than the Part A hospital stay deductible amount. <p>This additional hospital copayment means you may pay more for an outpatient service you get in a hospital than you'd pay if you got the same service in a doctor's office.</p> <p><u>Compare outpatient procedure costs under Original Medicare.</u></p>
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Get help with Part A & Part B costs

If you have limited income and resources, you may be able to get help from your state to pay your premiums and other costs. [Learn more about help with costs.](#)

Medicare Advantage Plan (Part C) costs

Medicare Advantage Plan costs:	What you pay in 2024:
Premiums & other costs (like deductibles, copayments, & coinsurance)	<p>Varies by plan. These amounts can change each year.</p> <p>You must have Part B and keep paying your Part B premium to stay in your plan.</p> <p><u>Will my Medicare Advantage Plan help pay my Part B premium?</u> ⓘ</p> <p><u>Compare costs for specific health care plans.</u></p>



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Medicare Advantage Plan costs:	What you pay in 2024:
Out-of-pocket limit	Varies by plan. Once you pay the plan's limit, the plan pays 100% of your covered health services for the rest of the calendar year.

[Where can I get more cost details from my plan?](#) ⓘ

[Learn more about Medicare Advantage Plans.](#)



Part D (Drug Coverage) costs

Part D costs:	What you pay in 2024:
Premium	<p>Varies by plan. You may have to pay more, depending on your income.</p> <p>Who pays a higher Part D premium because of income? ⓘ</p> <p>Avoid paying a penalty:</p> <ul style="list-style-type: none">• Join a Medicare drug plan when you first get Medicare Part A and/or Part B, and• Don't go 63 days or more without <u>creditable drug coverage</u> (coverage that's similar in value to Part D). <p>Find out more about the Part D penalty.</p>
Deductibles, copayments, & coinsurance	<p>Varies by plan and pharmacy. Find Medicare drug plans in your area, and compare their costs and coverage.</p>

Get help with drug costs

If you have limited income and resources, you may be able to get Extra Help to pay your plan premiums and other drug costs. If you qualify, you won't have to pay the Part D late enrollment penalty. [Learn more about help with costs.](#)



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[Learn more about Part D.](#)



Medicare Supplemental Insurance (Medigap)

Medigap costs:	What you pay in 2024:
Premium	<p>Varies based on which <u>Medigap policy</u> you buy, where you live, and other factors. The amount can change each year.</p> <p>You must have Part B and keep paying your Part B premium to keep your Medigap policy.</p>
Other costs	<ul style="list-style-type: none">Medigap usually helps pay your portion of the costs (like deductibles and coinsurance) for services that Part A and Part B cover in Original Medicare. The amount you'll pay for Part A and Part B services if you have a Medigap policy varies depending on the policy you buy.Some Medigap policies include extra benefits to lower your costs, like coverage when you travel out of the country.

Lucy's Premium Insurance Agency, LLC, was started by Lucy in 2023 after passing her health and life insurance test with a score of 77 and the property and casualty with a score of 83 both tests on the first try.

Lucy D. Guzman holds a BBA in Accounting and Taxation from the University of Houston, class of 2001. She has worked for numerous reputable CPA firms in the Houston Galleria Area for over 10 Years and has expertise in small to medium size Individual and Business Income Tax Returns.

