



FIND ASSISTANCE NOW

# The Guide to **MEDICARE** & How to Get Help



Medicare & You Guide

<https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>



## What's New in 2021 for Medicare?

- ✓ 1. Coronavirus disease 2019 (COVID-19)  
Medicare is committed to getting you the information you need on COVID-19. For the most up-to-date information on coverage and benefits, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- ✓ 2. Lower out-of-pocket costs for insulin  
If you join a Medicare drug plan that participates in the "Part D Senior Savings Model," you could save hundreds of dollars each year in out-of-pocket costs for insulin.
- ✓ 3. Medicare Advantage & End-Stage Renal Disease (ESRD) f you have ESRD, you can join a Medicare Advantage Plan during Open Enrollment (October 15–December 7, 2020). Your plan coverage will start January 1, 2021.
- ✓ 4. Acupuncture for back pain  
Medicare now covers up to 12 acupuncture visits in 90 days for chronic low back pain.

## Additional Resources

### List of State Health Insurance Assistance Programs

•Get free, personalized counseling from your State Health Insurance Assistance Program  
<https://www.seniorsresourceguide.com/directories/National/SHIP/>

### Compare Health & Drug Plans

Find and compare health and drug plans at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

### Get Extra Help paying your Medicare drug costs

If you have limited income and resources, you may qualify for help to pay for some health care and drug coverage costs.

Read more at <https://www.ssa.gov/benefits/medicare/prescriptionhelp/>

If you have questions about Medicare or are looking for additional benefits or need assistance applying for Extra Help, **Call Medigap Life at 855-997-7001.**



FindAssistanceNow.com

# Getting Started With Medicare

## If you're new to Medicare:

- Learn about your Medicare coverage options. There are 2 main ways to get your Medicare coverage—Original Medicare (Part A and Part B) and Medicare Advantage. See the next few pages to learn more.
- Find out how and when you can sign up. If you don't have Medicare Part A or Part B, see Section 1, starting on page 15. If you don't have Medicare drug coverage (Part D), see Section 6, starting on page 75. There may be penalties if you don't sign up when you're first eligible.
- If you have other health insurance, see pages 21–22 to find out how your other insurance works with Medicare.

## If you already have Medicare:

- Review your Medicare health and drug coverage and make changes if it no longer meets your needs, or if you could lower your out-of-pocket costs. You don't need to sign up for Medicare each year, but you should still review your options.
- Mark your calendar with these important dates! This may be the only chance you have each year to change your coverage.

### Important Dates

<b>October 1, 2020</b>	<b>Start comparing your current coverage with other options.</b> You may be able to save money or get extra benefits. Visit <a href="https://www.medicare.gov/plan-compare">Medicare.gov/plan-compare</a> .
<b>October 15 to December 7, 2020</b>	<b>Change your Medicare health or drug coverage for 2021</b> , if you decide to. This includes changing to Original Medicare, or joining or changing a Medicare Advantage Plan.
<b>January 1, 2021</b>	<b>If you're in a Medicare Advantage Plan</b> , you can change to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. Any changes you make will be effective the first of the month after the plan gets your request.