

Medicare Made Simple: Your First-Time Enrollment Guide



By Insureous Health Solutions

Medicare is one of the most important benefits you'll ever enroll in—yet it can be one of the most confusing.

This guide is designed to help you understand the basics, avoid penalties, and make smart decisions as you approach age 65.

When to Enroll

You're eligible for Medicare at **age 65**, and you have a 7-month **Initial Enrollment Period (IEP)**:

- Starts **3 months before** the month you turn 65
- Includes the **month of your birthday**
- Ends **3 months after** your birthday month

Enroll on time to avoid lifetime late penalties.

The 4 Parts of Medicare

Part A – Hospital Insurance

- Covers hospital stays, skilled nursing care, and some home health services
- Usually free if you or your spouse worked 10+ years and paid Medicare taxes

Part B – Medical Insurance

- Covers doctor visits, outpatient care, preventive services, and durable medical equipment
- Requires a monthly premium based on your income

Part C – Medicare Advantage

- All-in-one alternative to Original Medicare
- Often includes Part D, dental, vision, and hearing
- Offered by private insurers approved by Medicare

Part D – Prescription Drug Coverage

- Helps pay for the cost of medications
- You'll pay a monthly premium + copays
- Must be added separately if you stay on Original Medicare

Supplement vs. Advantage: What's the Difference?

If you stay on **Original Medicare (Parts A + B)**, you can add:

- **Part D (drugs)**
- **Medicare Supplement (Medigap)** to cover out-of-pocket costs like coinsurance and deductibles

If you choose **Medicare Advantage (Part C)**:

- You'll likely get drug coverage and extras like dental and vision
- But you'll be in a **private network** and may need referrals

There's no one-size-fits-all choice.

We'll help you compare based on your doctors, prescriptions, and budget.

What Happens If You Miss Your Window?

Missing your Initial Enrollment Period can mean:

- **Late penalties** that last for life
- **Coverage delays** of several months
- Higher out-of-pocket costs

There are exceptions, like if you're still working and covered by an employer plan—but don't assume. Ask us to review your situation first.

How We Help You Enroll

- We explain your options clearly—no jargon
 - We help you compare plans and carriers
 - We check your doctors and prescriptions
 - We handle enrollment and follow-up
 - And yes, we'll still be here if questions come up later
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Let's Make Medicare Simple

You only turn 65 once. Let's get this right the first time—with a plan that works for your life and your wallet.

 [Schedule a Free Review](#) with Insureous Today or call 904-295-8498.