Central Oregon Medicare Resource Guide

UNDERSTANDING YOUR MEDICARE OPTIONS WITH CONFIDENCE

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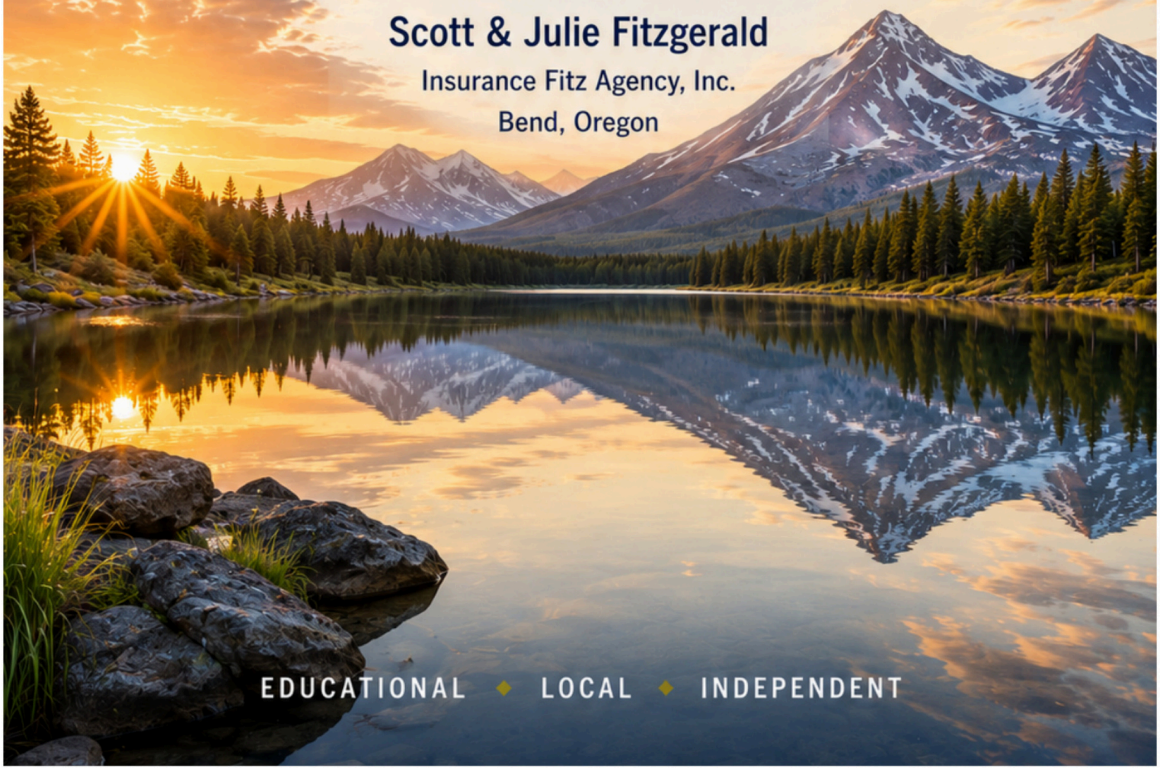

EDUCATIONAL ◆ LOCAL ◆ INDEPENDENT

Central Oregon Medicare Resource Guide

First Edition

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Educational Purpose

This guide is provided for educational purposes only and is intended to help individuals better understand Medicare and their Medicare coverage options.

The information contained in this guide is believed to be accurate at the time of publication but is subject to change. Medicare rules, benefits, premiums, enrollment periods, and plan availability may change from year to year.

This publication is not a legal, tax, or financial planning guide and should not be relied upon as a substitute for advice from Medicare, the Centers for Medicare & Medicaid Services (CMS), or other qualified professionals.

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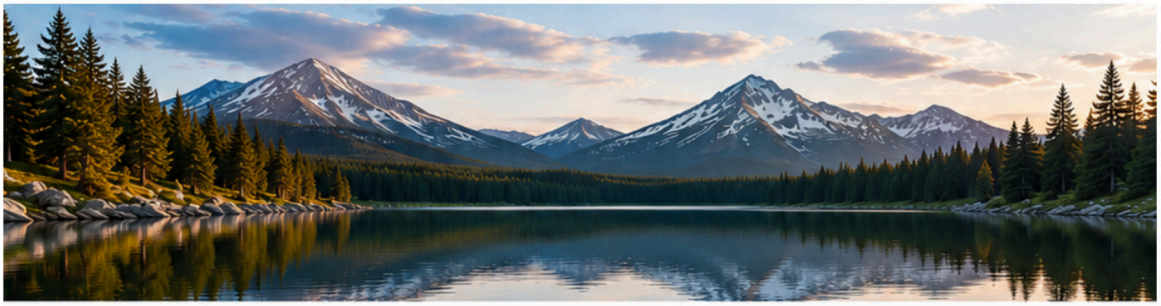


CHAPTER 1

Medicare Is Not One-Size-Fits-All

Turning 65 or becoming eligible for Medicare is an important milestone. While Medicare provides valuable health coverage, there isn't a single plan that's right for everyone.

Your healthcare needs, prescriptions, preferred doctors, travel plans, retirement goals, and budget all play a role in determining which Medicare coverage may be the best fit for you.

That's why understanding your options is the first step toward making a confident decision.

Feeling overwhelmed?

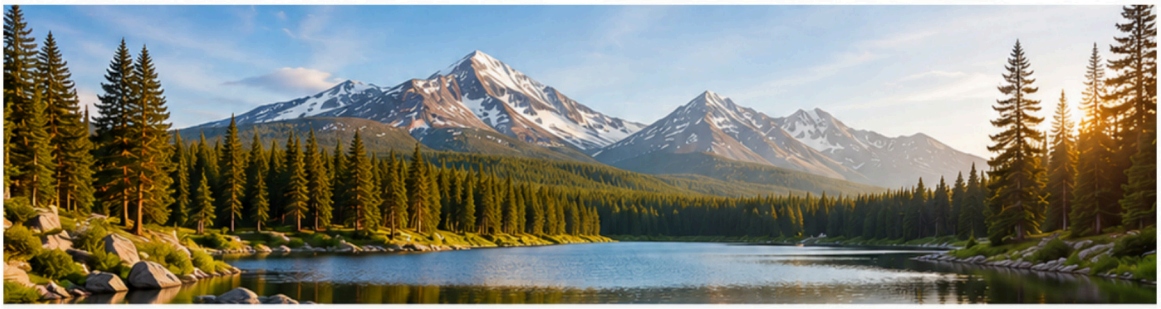
You're not alone.

Medicare can be confusing. You have choices to make and information to understand. That's why we created this guide —to help you feel informed, empowered, and confident about the road ahead.

Every person's situation is different. Some people continue working beyond age 65. Others retire before becoming eligible for Medicare. Some travel frequently. Others want to keep longtime physicians. Some take several prescription medications. Others take very few.

Each of these factors can influence the Medicare choices that are available and appropriate for you.

Understanding your own situation before choosing coverage can help you make informed decisions with confidence.



CHAPTER 2

I'm Turning 65. What Do I Do?

Turning 65 is an important milestone—and it usually comes with a new set of decisions, especially when it comes to your health coverage.

Medicare is not automatic. In most cases, you need to take action to enroll. The timing of your decisions can affect your coverage options—and even your costs—so it's important to understand the steps.

The good news is, you don't have to figure it out all at once. You just need to take it one step at a time.

This chapter will give you a simple roadmap so you know what to consider, when to act, and where to find answers.

Key Takeaway

The more you understand today, the more confident you'll feel tomorrow.

Feeling overwhelmed?

You're not alone.

Many people have the same questions when they turn 65.

Medicare can feel confusing at first, but you don't have to figure it out by yourself.

This guide is here to walk you through your options in a clear, straightforward way—so you can make the best decisions for your health and your life.

In the next few pages, we'll cover the important enrollment windows, what happens if you're still working, and the documents you may need. Understanding these basics now can help you avoid surprises later.

You're not expected to have all the answers today. You just need to know where to begin.

AFTER YOU ENROLL IN MEDICARE...

What's Next?

Once you enroll in Original Medicare (Part A & Part B), you'll choose how you want to receive your coverage. There are two main paths.

The right choice depends on your health needs, budget, and lifestyle.

ORIGINAL MEDICARE
(PART A & PART B)
Hospital Insurance + Medical Insurance

OPTION 1

MEDICARE SUPPLEMENT (Medigap)
Works with Original Medicare to help pay your out-of-pocket costs.

PART D PRESCRIPTION DRUG PLAN
Add a separate plan for prescription drug coverage.

OPTION 2

MEDICARE ADVANTAGE (PART C)
An all-in-one plan from a private insurance company. Includes Part A & Part B (and usually Part D).

PRESCRIPTION DRUG COVERAGE
Usually included in the plan.

HOW THE TWO OPTIONS COMPARE

	MEDICARE SUPPLEMENT (Medigap)	MEDICARE ADVANTAGE (PART C)
PROVIDER CHOICE	See any doctor or specialist who accepts Medicare.	Usually need to use doctors and hospitals in the plan's network.
MONTHLY COSTS	Monthly premium varies.	Monthly premium varies.
OUT-OF-POCKET COSTS	Generally lower out-of-pocket costs and predictable.	Vary by plan; some have higher out-of-pocket maximums.
EXTRA BENEFITS	Does not include extra benefits.	Services that promote health and wellness.
TRAVEL FLEXIBILITY	Excellent. Coverage works anywhere in the U.S.	Depends on the plan; limited to network except in emergencies.

THERE IS NO "BEST" OPTION.
Only the best option for you.
We'll help you explore both so you can make a confident decision.

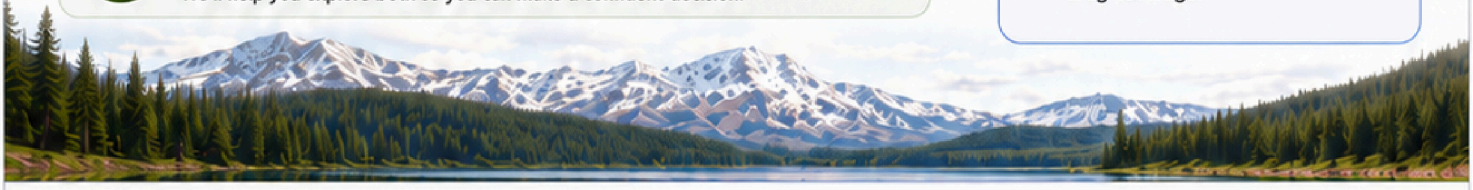
KEY TAKEAWAY

After enrolling in Part A & Part B, you can choose between **Medicare Supplement + Part D** or **Medicare Advantage (Part C)**.

Both can provide excellent coverage—the right choice depends on your situation.

THINGS TO KNOW

- **Your Initial Enrollment Period is 7 months.**
  It begins 3 months before the month you turn 65, includes your birthday month, and ends 3 months after. Enrolling during this period helps you avoid unnecessary delays and potential late enrollment penalties.
- **You must have Part A & Part B to choose either option.**
  These are the foundation of your Medicare coverage.
- **Coverage and costs can change each year.**
  Review your plan annually to be sure it still fits your needs.
- **Annual Enrollment Period (Oct. 15 – Dec. 7)**
  After you're enrolled, this is the primary time most people can review and change Medicare Advantage or Part D prescription drug coverage.



Working Beyond Age 65

Compare Before You Change

> Taking the time to compare now can help you make a confident decision later.

If you're still working when you become eligible for Medicare, your decisions may be different from someone who has already retired.

WHY THIS SITUATION IS DIFFERENT

You're still working.
Your employer health coverage may affect when and how you enroll in Medicare.

Your Medicare timeline may be different.
Delaying or enrolling in certain parts of Medicare depends on your employer coverage and your retirement plans.

Your spouse may also be affected.
Changes to your coverage could impact your spouse's healthcare options.

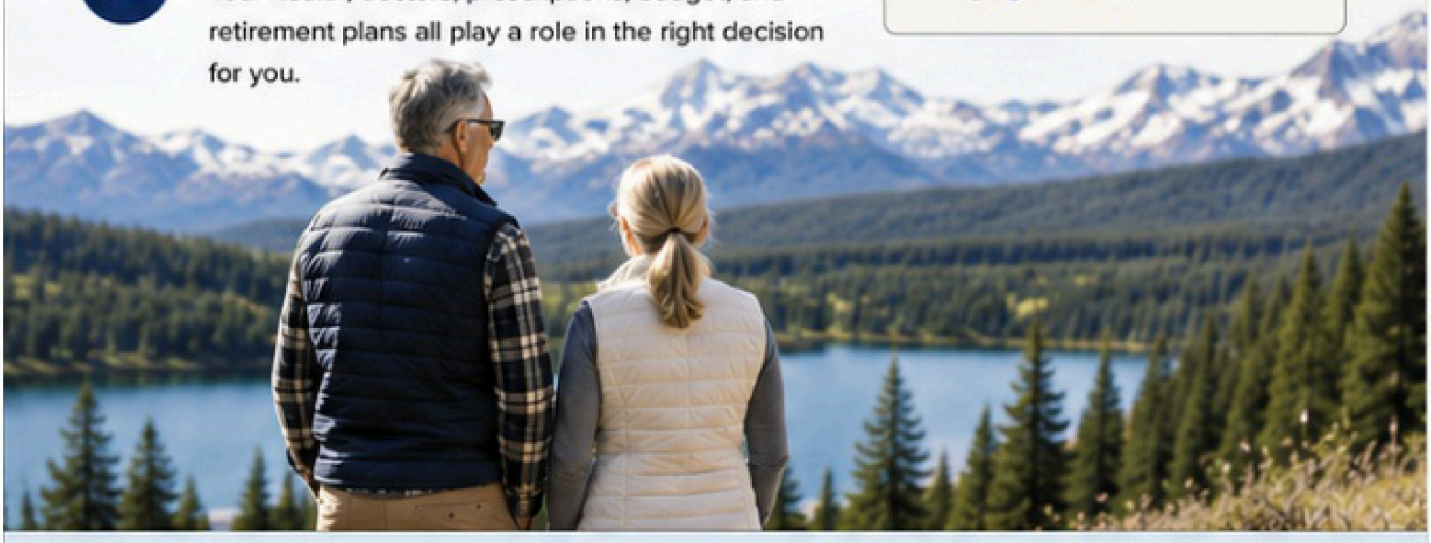
Compare your employer health plan with your Medicare options before making any changes.
It's important to understand the differences.

Your situation is unique.
Your health, doctors, prescriptions, budget, and retirement plans all play a role in the right decision for you.

BEFORE YOU MAKE A CHANGE...

Compare Your Options

- Monthly Premiums
- Deductibles
- Out-of-Pocket Costs
- Prescription Coverage
- Provider Access
- Spouse Coverage
- Retirement Plans



Don't make changes until you've compared both options.

Ask Yourself...

Take a few minutes to reflect on your situation.
Honest answers lead to better decisions.

✓ Am I still working?	_____
✓ Is my spouse covered under my employer plan?	_____
✓ When do I expect to retire?	_____
✓ Have I compared my employer coverage with my Medicare options?	_____
✓ Have I looked beyond just the monthly premium?	_____
✓ Would changing coverage affect my spouse or family?	_____
✓ Do I understand my Medicare enrollment timeline?	_____
✓ Have I compared both options before making a decision?	_____



Many people discover that once they answer these questions and compare their options, **the best path becomes much clearer.**

Remember:

There's no one-size-fits-all answer. The right decision is the one that best fits your health needs, your financial situation, and your plans for the future.

Good questions today lead to confident decisions tomorrow.

What About Your Spouse?

Medicare Is Individual.

Even if you're married, Medicare eligibility and enrollment are based on each person's individual circumstances.

Many couples naturally make healthcare decisions together. However, they may not realize that Medicare is an individual program, and one spouse's Medicare decisions may not automatically be the right choice for the other.

If your spouse is younger than 65, covered under your employer health plan, or has different healthcare needs, it's important to consider your household's healthcare coverage before making changes.



Ask Yourself...

- **Is my spouse covered by my employer health plan?**
- **Will my retirement affect my spouse's coverage?**
- **Have we looked at our healthcare options together?**
- **Have we compared the impact on our household before making changes?**

Think Beyond One Person.

Healthcare decisions are often made as a family.

Taking time to look at the complete picture can help you understand **how one person's Medicare decision may influence your household's healthcare coverage and future planning.**

Next Steps: You Don't Have to Figure This Out Alone.



Medicare comes with important decisions, but you don't have to navigate them alone.

There are choices to consider, timing to think about, and details that can be easy to overlook.

You've taken an important first step by learning more about how Medicare works. The next step is getting personalized guidance so you can make the best decision for you and your situation.

What You Can Expect:

Understand Your Situation
We'll learn about your health, medications, doctors, and current coverage.

Compare Your Options
We'll compare Medicare choices side by side so you can see the differences clearly.

Answer Your Questions
We'll explain things in plan language and make sure you feel comfortable with your decisions.

Support You Along the Way
We're here beyond enrollment to help whenever you need us.

Let's Have a Conversation.

We'll take the time to understand your unique situation, answer your questions, and compare the options that make the most sense for you.

Our goal is simple:
Help you make an informed decision with confidence.

Local. Independent. Here for You.

We are an independent local resource focused on helping people in Central Oregon navigate Medicare with clarity and confidence.

We do not represent the government or any insurance company. Our commitment is to you and to providing honest, unbiased guidance.

When you're ready, we're here to help.

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Prescription Drug Coverage Matters.



Even if you take few or no medications today, prescription drug coverage is an important part of your Medicare planning.

Your medications, your health needs, and Medicare prescription drug plans can all change over time. Understanding your options now can help you choose coverage that fits your needs and your budget.

Most Medicare plans include prescription drug coverage (Part D). If you decide not to enroll when you're first eligible, you may face a late enrollment penalty that can increase your monthly premium.

Prescription Drug Coverage Changes

Your medications, your health needs, and Medicare prescription drug plans can all change over time. Reviewing your coverage regularly helps ensure your plan continues to meet your needs.

Ask Yourself...

- Do I currently take prescription medications?
- Are my medications covered?
- Are my preferred pharmacies included?
- Have I reviewed my prescription coverage each year?
- Could my medications or costs change in the future?

Things to Keep in Mind

- Take your current medications into account.
- Review both your medications and your preferred pharmacies.
- Plans and costs can change each year.
- Your health needs can change.
- Comparing your options today can help you avoid surprises tomorrow.

We're Here to Help You Understand Your Options.

Prescription drug coverage is one of the most important parts of Medicare—and one of the most likely to change over time.
Whether you're enrolling for the first time or reviewing your current coverage, we're here to help you understand your options and make informed decisions with confidence.

Everyone's medications, health needs, and budget are different. The right coverage is unique to you.

Medicare is not one-size-fits-all. Neither are your prescription needs.

Common Questions. Honest Answers.

It's normal to have questions about Medicare.

Here are a few of the ones we hear most often. If you don't see your question here, that's okay—every situation is unique, and we're always happy to help you understand your options.

Will Medicare automatically start when I turn 65?

It depends. Your enrollment timing can vary depending on your circumstances, including whether you're already receiving Social Security or still working. Understanding your enrollment periods can help you avoid late enrollment penalties.

Can I keep my doctor?

That depends on the type of Medicare coverage you choose. Original Medicare generally allows you to see any doctor who accepts Medicare. Medicare Advantage plans may have provider networks. It's important to verify your providers before enrolling.

Will my prescriptions be covered?

Prescription drug coverage (Part D) varies by plan. Your medications, dosages, and preferred pharmacy can all affect your coverage and costs. Reviewing your medications is an important part of choosing the right plan for you.

Can I change plans later?

In many cases, yes. Medicare offers opportunities to review and make changes during certain enrollment periods each year. Outside of those times, changes may be limited unless you qualify for a special enrollment period.

Will Medicare cover everything?

Generally, no. Medicare helps cover many healthcare services, but it doesn't cover everything. There are deductibles, copayments, and services that Medicare may not cover. Understanding your coverage options can help you plan for potential out-of-pocket costs.

How do I know which option is right for me?

There isn't one answer for everyone. The right choice depends on your health needs, medications, budget, and personal preferences. Taking time to understand your situation and comparing your options can help you make an informed decision with confidence.

If your question isn't answered here, that's okay.

Every situation is unique, and we're always happy to help you understand your options.

Good questions lead to better decisions. We're here to help.

Thank You.

We're Here When You're Ready.

Thank you for taking the time to learn more about Medicare. We hope this guide has helped you better understand your options and given you confidence as you prepare for this important decision.

Medicare decisions are personal, and there's no rush to decide today.

If and when you're ready, we'd be honored to help you understand how Medicare fits your unique situation.

We look forward to hearing from you.



We're committed to helping you make informed decisions with confidence.

Thank you for trusting us as a resource.

LET'S STAY IN TOUCH

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Proud to Serve Central Oregon

We're grateful to live and work in this amazing community. Helping our neighbors understand their Medicare options is more than our work—it's our way of giving back.

"Our mission is simple: *Help people understand their options and feel confident in the path they choose.*"