Turning 65?

Your Medicare Starter Guide

A simple educational guide from Ede'mNow Health Marketplace to help you understand the Medicare basics, important timing, and what to prepare.

Start here: Medicare enrollment timing can depend on your current coverage and work status.

For most people, the first Medicare enrollment window lasts 7 months - beginning 3 months before the month you turn 65, including your birthday month, and ending 3 months after.

What this guide covers

- The basic parts of Medicare
- Your Initial Enrollment Period
- What to consider if you are still working
- Moving from an ACA Marketplace plan to Medicare
- A simple preparation checklist

Need help? Ede'mNow Health Marketplace • 940-306-2833 • edemnow.com

Educational information only. Ede'mNow Health Marketplace is an independent insurance agency and is not connected with or endorsed by the U.S. government or the federal Medicare program.

Medicare in plain language

Medicare has several parts. Knowing what each part does makes the rest much easier.

Part A	Hospital Insurance
	Helps cover inpatient hospital care, skilled nursing facility care, hospice care, and some home health care.

Part B	Medical Insurance
	Helps cover doctors and other health care providers, outpatient care, durable medical equipment, and many preventive services.

Part C	Medicare Advantage
	An alternative way to receive Medicare-covered benefits through a private Medicare-approved plan. Many plans also include prescription drug coverage and may offer extra benefits.

Part D	Prescription Drug Coverage
	Helps cover prescription drugs. You can get Part D through a stand-alone drug plan or through many Medicare Advantage plans.

Original Medicare vs. Medicare Advantage

Original Medicare generally means Part A and Part B. You may add a separate Part D drug plan, and some people choose Medigap coverage to help with certain out-of-pocket costs.

Medicare Advantage (Part C) is offered by private companies approved by Medicare. Plan benefits, provider networks, drug coverage, and costs can vary.

There is no single choice that is best for everyone. Your doctors, prescriptions, budget, travel needs, and other coverage can all matter.

Your enrollment timing

For most people who become eligible at 65, the Initial Enrollment Period lasts 7 months: 3 months before the month you turn 65, your birthday month, and 3 months after.

3 months before	Birthday month	3 months after
Good time to review your situation and prepare.	Your Medicare eligibility window is active.	You may still enroll, but coverage timing can differ.

If you are still working

Do not assume you should delay Part B just because you have health insurance through work. The rules can depend on who is actively working, the type of coverage, and the size of the employer. Before delaying Medicare, check with the employer benefits administrator and Medicare.

If you have an ACA Marketplace plan

If you become eligible for premium-free Medicare Part A, Marketplace premium assistance generally is no longer available for you. Coordinate the end of Marketplace coverage with the start of Medicare so you do not create a gap or continue receiving financial help you may later have to repay.

Avoid late-enrollment surprises

Missing the correct enrollment period can cause a coverage gap or late-enrollment penalties in some situations. If you are unsure whether your current coverage lets you delay Medicare, get an answer before your enrollment window closes.

Important: Medicare rules can be different for employer coverage, retiree coverage, COBRA, VA benefits, TRICARE, Marketplace coverage, and other situations. Get guidance for your specific situation.

Your Turning 65 checklist

■ Confirm whether you are already receiving Social Security benefits and whether Medicare enrollment may happen automatically.

■ List your doctors, hospitals, pharmacies, and prescriptions.

■ Review any employer, spouse, retiree, COBRA, VA, TRICARE, or Marketplace coverage you currently have.

■ Ask whether your current coverage is considered valid for delaying Part B or Part D, if you plan to delay.

■ Know the date your current coverage will end.

■ Compare Medicare coverage approaches based on your doctors, prescriptions, budget, and travel needs.

■ Keep copies of Medicare notices, enrollment confirmations, and plan documents.

Free official Medicare help

Medicare.gov - Official Medicare information and enrollment tools.

1-800-MEDICARE (1-800-633-4227) - Official Medicare customer service.

Social Security - Handles enrollment in Original Medicare for many people. Visit ssa.gov or call 1-800-772-1213.

Want help reviewing your next steps?

Ede'mNow Health Marketplace
940-306-2833
edemnow.com

We can help you understand your options and important enrollment timing. You are never required to enroll in a plan just because you request educational information.

Official sources used for this guide: Medicare.gov - Parts of Medicare; Medicare.gov - When can I sign up for Medicare?; Medicare.gov - When does Medicare coverage start?

This guide is for educational purposes only and is not a complete description of Medicare or any insurance plan. Plan availability, benefits, costs, and rules can change. For official Medicare information, visit Medicare.gov or call 1-800-MEDICARE.