

EXPLORE
COVERAGE

MAKE SENSE
OF COSTS

UNDERSTAND
ENROLLMENT

CONTINUE
LEARNING

RESEARCH YOUR
OPTIONS

Your Guide On The Road To Medicare

Are you Medicare ready? Research Your Medicare options.

GET STARTED



Easy Path To Choosing A Medicare Plan

- 1 Learn about Medicare
- 2 Take our assessment and evaluate your needs
- 3 Receive customized advice

How It Works

After answering a few simple questions through our Medicare assessment, you will learn about your best options on:

Plan Options	Costs to Expect	Easy Enrollment	Next Steps
<p>Learn based on your situation and lifestyle whether you should enroll in Medicare Advantage or Medigap + Part D.</p>	<p>With these plans, discover how much you can expect to pay with premiums, co-pays, prescriptions and out-of-pocket expenses.</p>	<p>Get personalized advice and talk to a trusted Medicare expert on the best plans for your needs.</p>	<p>Get Medicare basics, tips and advice on how to get the most out of your Medicare plans.</p>

GET STARTED

NCOA And Medicare

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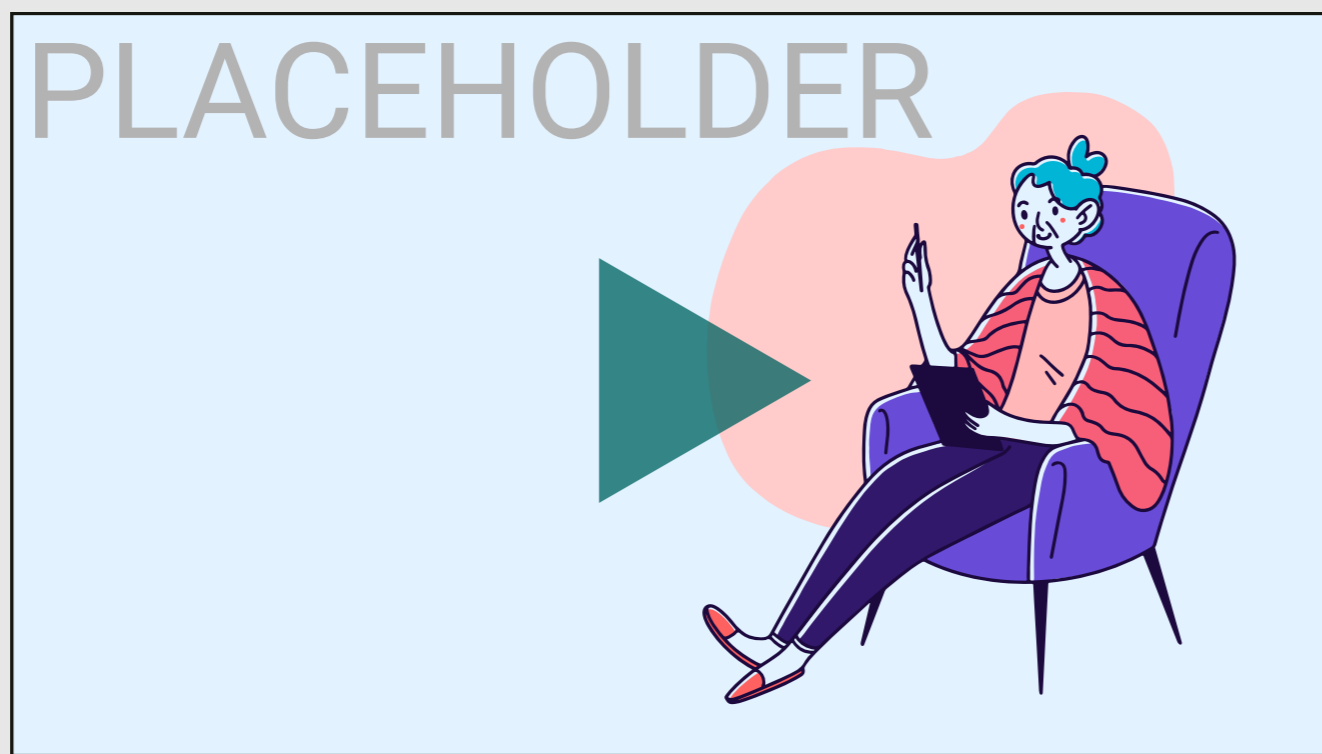
Use Our Educational Resources

<p>When Are Medicare Enrollment Periods?</p> <p>There are several times when you can enroll in Medicare, and each of those times has certain rules around applying and when your coverage will begin.</p>	<p>Understanding the Medicare Late Enrollment Penalty</p> <p>When learning about enrollment, it's important to keep a few key things in mind when it comes to rules and risks. Medicare costs enough without additional...</p>	<p>What Are Medicare Part C Costs?</p> <p>Before you choose to enroll in a Part C (private Medicare Advantage or MA) health plan, you should check to see what costs you may have.</p>
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What Are Medicare Part C Costs?

Before you choose to enroll in a Part C (private Medicare Advantage or MA) health plan, you should check to see what costs you may have.

Make Sense Of Medicare Costs

Medicare covers a wide range of medical services. If you're new to Medicare, check out our [coverage map](#). But Medicare is not free – it does not cover everything. Anyone with Medicare will pay for a portion of their expenses, but what you pay will depend on the type of coverage that you have.

[Learn More](#)



Resources

What Are Medicare Part A Costs?

Most people do not have to pay a premium for Part A because they (or their spouse) paid for it while they worked. However there are other costs to consider.

What Are Medicare Part B Costs?

There is a monthly premium for Part B coverage. For Medicare beneficiaries with incomes below \$85K/single or \$170K/couple, the Part B premium cost for 2020 will...

What Are Medicare Part C Costs?

Before you choose to enroll in a Part C (private Medicare Advantage or MA) health plan, you should check to see what costs you may have.

What Are Medicare Part D Costs?

Medicare will pay part of the costs of prescription drug coverage for everyone who enrolls in a plan.

Do I Qualify For Medicare Help?

You may be able to get help if you cannot afford Medicare. You may qualify if you have limited income and resources.

What Else Do I Need to Know About Medicare Costs?

Medicare cost is one of the biggest factors when signing up, dropping, adding or changing plans.

8 Tips to Save Money on Your Medications

The average older adult has to take 5 or more medications per day. And these meds can be costly. Drug costs are increasing by about 5% each year.

How to Avoid Medicare Late Enrollment Penalties

For most people, realizing you have to pay a late enrollment penalty comes as a surprise.

What's New for Medicare in 2020

Medicare changes every year, some of the changes like the expansion of the diabetes prevention program are narrow and impact a subset of...

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What Are Medicare Part C Costs?

Before you choose to enroll in a Part C (private Medicare Advantage or MA) health plan, you should check to see what costs you may have. These costs may include:

Part C Medicare Premiums

In 2019, the estimated average monthly MA plan premium will be \$28, but this premium may vary significantly between plans, anywhere from \$0 to over \$200. Remember that you must have Medicare Parts A & B to join a Medicare Advantage plan.

You pay your usual Part B premium plus any additional premium that the plan may charge. Some MA plans may pay a portion of your Part B premium; check with the plan to see if this is the case.

Part C Medicare Deductibles

Only some Medicare Advantage Plans have an annual deductible, in addition to the standard Part B deductible. Plans that include prescription drug coverage may charge another deductible for drug coverage.

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Copayments

Copayments are for specific services, such as doctors' visits. Usually copays are a flat dollar fee, unlike the coinsurance percentage of traditional Medicare. Some types of plans charge higher copays to see providers out of your network.

Each year, plans establish the amounts they charge for premiums, deductibles and services. Each Part C plan can charge different out-of-pocket costs and have different rules for how you get services (like whether you need a referral to see a specialist or if you have to go to only doctors, facilities or suppliers that belong to the plan for non-emergency or non-urgent care).

These rules can change each year, but what you pay may change only once a year, on January 1. For current Medicare beneficiaries, the maximum out-of-pocket spending limit is \$6,700 in 2019. If you use out-of-network providers, the limit may be higher. Some plans offer an out-of-pocket limit below the \$6,700 maximum.

What Are The Costs Of SNPs?

SNPs are Part C plans that only admit people with Medicare who:

- Have certain serious chronic medical conditions, or
- People who have Medicaid and Medicare, or
- People who live:
 - In certain nursing homes or
 - At home but have high care needs and could qualify for a nursing home.

If you have both Medicare and Medicaid, most of your costs will be covered by those programs. If you don't have Medicaid or get help from other programs (such as Medicare Savings Programs), your costs may be similar to what you would pay in a regular Medicare Advantage plan.

Related Content

What Are Medicare Part D Costs?

Medicare will pay part of the costs of prescription drug coverage for everyone who enrolls in a plan.

When Are Medicare Enrollment Periods?

There are several times when you can enroll in Medicare, and each of those times has certain rules around applying and when your coverage will begin.

A Second Chance to Switch Medicare Advantage Plans

The annual Medicare Advantage Open Enrollment Period (MA OEP) runs from Jan. 1 to Mar. 31 and offers anyone enrolled in a Medicare Advantage plan an...

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