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## 2024 MEDICARE 101



## An introduction and guide to Medicare

Are you eligible for Medicare?  
It's time to explore your coverage options.

**Humana**

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## Better understand Medicare—and the plan options available

We're here to help you understand your Medicare options—and make the process as easy as possible. In this brochure, we'll cover:

- Your Medicare eligibility
- When you can enroll
- Your Medicare plan options



## Let's talk

Call your licensed  
Humana sales agent.



For more information, scan this  
QR code using your smartphone  
or tablet's camera or visit  
**Huma.na/Medicare101**



## Answers at your fingertips

For more Medicare information and resources,  
visit [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE**  
(1-800-633-4227), 24 hours a day, 7 days a week.  
If you use a TTY, call **1-877-486-2048**.

**Humana** A more human way  
to healthcare™

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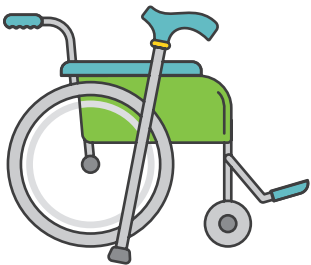
# Are you eligible for Original Medicare?

You're eligible for Parts A and B if:



You're at least 65 years of age (even if you still work)

OR



You're under 65 and qualify due to a disability or other special circumstance



You're a U.S. citizen or a legal resident who has lived in the U.S. for at least five consecutive years

# When can you enroll in a Medicare plan?

## Initial Enrollment Period

If you're enrolling in Medicare for the first time, you have an Initial Enrollment Period (IEP) that begins three months before and ends three months after you turn 65. It begins and ends one month earlier if your birthday is on the first of the month.

## Annual Enrollment Period

Oct. 15 – Dec. 7

During the Annual Enrollment Period (AEP) you can add, drop or switch your Medicare coverage.

## Open Enrollment Period

Jan. 1 – March 31

If you already have a Medicare Advantage (MA) plan, you may enroll in another MA plan or go back to Original Medicare during the Open Enrollment Period (OEP). You may only make one change within the period.

## Special Election Period

A Special Election Period (SEP) is an opportunity to change your MA plan outside of the AEP due to a qualifying life event—without penalty. You generally have two months after the month the qualifying event occurs to make a switch. Examples of qualifying life events are:

- Certain chronic diagnoses
- Moving
- Qualifying for Extra Help
- Losing employer coverage

# Understanding your Medicare options

## Step 1: Enroll in Original Medicare—offered by the federal government



MEDICARE PARTS A & B

## Original Medicare is offered by the federal government

- Part A helps cover hospital, skilled nursing, home health and hospice care.
- Part B helps cover doctor visits, outpatient and preventive care.
- In addition to the premium for Parts A and B, you may pay a deductible and coinsurance.

## Step 2: Explore additional coverage—offered by private companies

Option 1: Switch to a Medicare Advantage plan.



MEDICARE PART C

## Medicare Advantage

- You must have Original Medicare to enroll in Part C.
- MA covers everything Parts A and B cover, plus may offer additional coverage.
- You are often able to add supplemental coverage like vision and hearing.
- Plans may include prescription drug coverage, also known as Medicare Advantage prescription drug (MAPD) plans.
- There are Special Needs Plans available and you may be eligible if you have Medicare and Medicaid (Dual Eligible Special Needs plan), a chronic condition (Chronic Condition Special Needs plan) or need the level of care provided in an institutional setting (Institutional Special Needs plan).

Option 2: Add Medicare Part D and/or a Medicare Supplement plan to Original Medicare.



MEDICARE PART D

## Medicare Part D is offered by private companies

- A prescription drug plan enhances Original Medicare with prescription drug coverage.
- If you sign up late for Part B or Part D, you may pay a late enrollment penalty for the entire time you have the coverage.
- While in the coverage gap, you may pay more for your prescriptions until your total out-of-pocket costs reach a certain amount.



MEDICARE SUPPLEMENT

## Medicare Supplement insurance plans (Medigap)

- A Medigap plan helps pay for some of Original Medicare's out-of-pocket costs.
- You may be able to further customize your health coverage with stand-alone optional supplemental coverage like dental, hearing and vision.