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# **ALL ABOUT MEDICARE – 2025**

## **What is Medicare and how to register in it?**

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# What is Medicare?

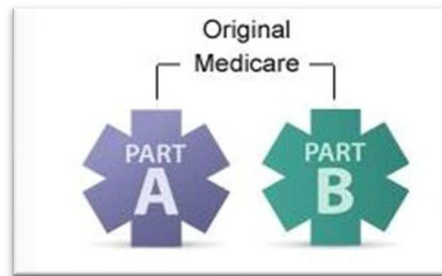
## Medicare is a Federal Health Insurance Program

- for people age 65 and older
- for people under 65 with certain types of disabilities
- for people of any age with end-stage kidney disease (ESRD)

Medicare includes **Medicare Part A** (Hospital Insurance) and **Medicare Part B** (Medical Insurance). Together they are known as the **Original Medicare**.



# Medicare Part A (Hospital Insurance)



## Part A - Benefits

- Inpatient hospital care
- Skilled nursing facility care, including Inpatient care in a skilled nursing facility
- Hospice care services
- Home health care services

Part A allows you to choose **any doctor or hospital that takes Medicare**. You do not need a referral from your doctor, but are responsible for deductibles, coinsurance or copayments.

## Part A - Payments

- Most people 65 and older do not have to pay an insurance premium. In order not to pay the premium for Part A, you must work in America for at least 10 years (40 quarters).
  - ✚ Exception: People who have worked in America for less than 40 quarters must pay an insurance premium of up to \$518 a month.
- **Part A deductible:** \$1,676.00 - per benefit period.
  - ✚ *The Benefit period* begins on the day you are admitted to the hospital and ends on the day when you have not had a continuous hospital service for 60 days. **You must pay deductible hospital for each benefit period.**
- **Part A copayment:** \$419.00 per day for days 61-90 of each *benefit period* and \$838.00 for each of the *Lifetime Reserve days* after 90 days.

# Medicare Part B (Medical Insurance)

## Part B - Benefits

- doctors' services (including most inpatient doctor services)
- outpatient medical and surgical services and supplies
- outpatient hospital services
- certain home health services
- lab services
- durable medical equipment and other medical services
- many preventive services

As in Part A, Part B allows you **to choose any doctor or hospital that takes Medicare**. As in Part A, you do not need a referral from your doctor.

## Part B - Payments

- **The standard premium for Part B** is \$185 per month.
  - ✚ The premium will be higher for people with an annual income higher than \$106,000 for one person or \$212,000 for a couple.
- **Part B deductible** - \$257.00 per year.
- **Part B coinsurance** - 20% of the Medicare permitted amount per visit to the doctor after you paid Part B deductible. There is no limit to your expenses.

# Registration in Medicare – WHEN and HOW?



## If you are 65 years old and are already receiving Social Security Benefits

- You will be automatically registered with Medicare (Part A and Part B), which is effective on the first day of the month of your birth in the year you turn 65.
- A Medicare card will be mailed to you approximately 3 months before your 65th birthday.

## If you turn 65 and don't get Social Security Benefits

- You must register with Medicare through **Social Security** three months before you turn 65 during the Initial Enrollment Period.
  - ✚ **Initial Enrollment Period** - a 7-month period that begins 3 months before you turn 65, or, in the case of disability, 3 months before your 25th month of disability. During this period, you can register at any time. If you do this during the first 3 months, then your coverage will begin in most cases from the first day of the month of your 65th birthday.
- To register, contact **Social Security** in one of the following ways:
  - ✚ **Online:** (<http://www.ssa.gov/benefits/medicare/>)
  - ✚ **By phone:** 800-772-1213, Monday-Friday from 7:00 to 19:00.
  - ✚ Visiting the local Social Security office

## **If you are under 65 and you are disabled**

- You will be automatically registered after receiving disability benefits from Social Security within 24 months.
- A Medicare card will be mailed to you approximately 3 months before your 25th month of disability.

# Medicare Frequently Asked Questions



## 1. I am still working. Do I need Medicare Part A?

Even if you continue to work after 65 years, you still need to register with Medicare Part A. Registering in Part A can help you cover some of the expenses that are not covered by the plan of the employer group, and for most people, it is free.

## 2. I am still working and insured in the employer's health insurance group. Does it make sense for me to enroll in Medicare Part B?

If you are still working, **you can defer registration in Part B**. Part B is optional and requires a monthly payment. As a rule, having two insurances - Part B and the employer's health insurance does not make sense. When deciding whether to enroll in Part B, you must consider the following factors:

- Services provided by both insurance companies
- Payments for Part B and the employer insurance
- What will be the primary coverage, Medicare or employer insurance?
- Do other family members use the employer's health insurance?
- By signing Part B, you will activate the 6-month open enrollment period for Medicare Supplement.



### 3. What is the Special Enrollment Period for Part B?

You can subscribe to Part B during the special enrollment period (SEP):

- When your employer's health insurance plan still covers you as part of your or your spouse's ongoing work or
- **Within 8 months** following the month on which the employer health insurance ends, or upon termination of employment, whichever comes first

A special enrollment period allows you to defer registration in Part B without paying a higher premium. Please note that only coverage from the workplace can be used to defer. COBRA or pension coverage cannot be used for this purpose.

### 4. Can I get additional health insurance if I have Medicare?

You can combine Medicare with other types of insurance, such as employer health insurance. Check which plan is the primary payer. In addition, if you have *Original Medicare*, you can buy *Medicare Supplement* insurance that protects you from catastrophic cash expenses.



## About Us – Liberty Medicare

- **Liberty Medicare** is an independent insurance agency specializing in a **variety of Medicare plans** for people over 65, or for people under 65 who are on a disability. These include **Medicare Supplement Plans (Medigap Plans), Medicare Advantage Plans, and Medicare Prescription Drug Plans.**
- Our services are offered in many US states, including six states in the Central Atlantic (**Pennsylvania, New Jersey, New York, Maryland, Virginia, and Delaware**), **Ohio**, and **Florida**.
- Our service for you is **ABSOLUTELY FREE**  
For independent insurance agencies like ours, insurance companies provide a commission whenever we register clients with one of their plans. Whether you apply to the insurance company or through us, **your premium will be EXACTLY SAME - the commission is always part of the premium.**
- We represent only **nationally famous insurance companies.**
- While you are our client, we present a LIFE COMMITMENT, including servicing your policy and suggestions for improving it. This is especially important at the end of the year during the **Annual Election Period**, when many senior citizens change their plans for the following year.

- **Medicare** is a complex and confusing subject. Choosing and maintaining a Medicare plan yourself can be very time consuming for you.
  - ✚ Instead of calling numerous insurance companies when you sit endlessly waiting for an answer, and after getting the answer constantly retell the same story, you can dial one number: **877-657-7477**. Our ten years of experience **will help you save time, money, and avoid future surprises and disappointments.**
- **Contact Us:**
  - ✚ **веб-сайт:** [www.libertymedicare.com](http://www.libertymedicare.com)
  - ✚ **e-mail:** [info@libertymedicare.com](mailto:info@libertymedicare.com)
  - ✚ **by phone:** **877.657.7477**