

# MEDICARE INSURANCE

Here are some of the most common questions about the Medicare insurance program.

## What is Medicare?

Medicare is the federal health insurance program for people who are older than 65, or people who may be younger and have a disability.

## What is covered?

**Part A** covers inpatient hospital care, skilled nursing care, hospice and home health care. **Part B** provides preventive or medically necessary services needed to diagnose or treat a medical condition.

## Is Medicare required?

It is not required, but you may have a penalty if you choose not to sign-up when you are eligible. Social Security benefits also may be affected if you do not sign up.

## What is the cost?

Most people receive **Part A** at no cost. **Part B** has a monthly premium of **\$170.10** in 2022. Parts C and D also have monthly costs if you use them.

## When can I sign up?

**Part A** is automatic upon turning 65. Other Medicare plans and benefits require enrollment at varying times based on your personal situation, and if you are still working.

## How do I get started?

Speak with a licensed health insurance agent to learn about the options available to you.

**Contact Senior MoneyLife today!**



**Senior MoneyLife**

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