
TABLE OF CONTENTS

Introduction	1
PART 1: GETTING STARTED WITH MEDICARE	5
Chapter 1: The Nuts and Bolts of Medicare: What It Is and How It Works	7
Addressing Some Upfront Questions	7
Coming to Terms with the ABCs (and D) of Medicare	10
Recognizing That You Have Choices and Must Make Timely Decisions	14
Chapter 1: Test Your Knowledge	15
Chapter 1: Solutions and Suggested Responses	17
Chapter 2: Spelling Out What Medicare Covers (A Lot, but Not Everything)	19
Understanding What Part A and Part B Cover	19
Knowing What Part D Covers	29
The Gaps: Discovering What Medicare Doesn't Cover	34
Distinguishing When Coverage Comes with Limits	38
Chapter 2: Test Your Knowledge	43
Chapter 2: Solutions and Suggested Responses	45
Chapter 3: Understanding What You Pay toward Your Costs in Medicare	47
Boning Up on Premiums, Deductibles, and Co-payments	47
Paying Higher-Income Premiums	54
Paying Different Premiums Than Other People in Certain Years	60
Paying Medicare Taxes While Receiving Medicare Benefits	61
Chapter 3: Test Your Knowledge	63
Chapter 3: Solutions and Suggested Responses	65
Chapter 4: Reducing Your Out-of-Pocket Expenses in Medicare	67
Purchasing Medigap Insurance	67
Qualifying for Help from Your State	72
Examining Whether Extra Help Can Lower Your Drug Costs	77
Considering Other Ways to Cut Costs	89
Chapter 4: Test Your Knowledge	95
Chapter 4: Solutions and Suggested Responses	97
PART 2: THE HOWS AND WHENS OF MEDICARE	99
Chapter 5: Qualifying for Medicare	101
Hitting the Milestone of Age 65	101
Qualifying for Medicare under Age 65 on the Basis of Disability	107
Falling through the Cracks: Health-Care Options If You Can't Get Medicare Yet	110
Chapter 5: Test Your Knowledge	115
Chapter 5: Solutions and Suggested Responses	117

Chapter 6: Enrolling in Medicare at the Right Time for You	119
At a Glance: Surveying Situations That Affect Enrollment Timing	119
Understanding Your Initial Enrollment Period	121
Delaying Part B If You'll Qualify for a Special Enrollment Period Later	124
Enrolling in Other Specific Situations	131
Deciding Whether and When to Sign Up for Part D Drug Coverage	136
Understanding the Consequences of Not Signing Up at the Right Time	141
Chapter 6: Test Your Knowledge	151
Chapter 6: Solutions and Suggested Responses	153
Chapter 7: Discovering How to Sign Up for Medicare	155
Being Automatically Enrolled in Medicare Parts A and B	156
Sign Me Up! Applying for Medicare Parts A and B	157
Opting Out of or Disenrolling from Part A or Part B	163
Knowing When Your Coverage Begins	168
Transitioning from Obamacare to Medicare	170
Chapter 7: Test Your Knowledge	177
Chapter 7: Solutions and Suggested Responses	179
Chapter 8: Understanding How Medicare Fits in with Other Health Insurance	181
Understanding Medicare's Coordination of Benefits System	181
Seeing How Medicare Works with an Employer's Health Insurance Plan	183
Figuring Out How Other Federal Health Benefits Fit In with Medicare	191
Mixing Medicare with Workers' Comp or No-Fault or Liability Insurance	199
Chapter 8: Test Your Knowledge	203
Chapter 8: Solutions and Suggested Responses	205
PART 3: MAKING SMART CHOICES AMONG MEDICARE'S MANY OPTIONS	207
Chapter 9: Making Sense of Medicare's Many Options	209
Seeing the Big Picture: Your Starting Point to Navigating the Medicare Maze	209
Digging into the Details of Traditional Medicare versus Medicare Advantage	217
Discovering How Medigap Policies Differ from Medicare Advantage Plans	224
Chapter 9: Test Your Knowledge	227
Chapter 9: Solutions and Suggested Responses	229
Chapter 10: Choosing Wisely If You Go with Original Medicare	231
Understanding the Need to Compare Part D Plans Carefully	231
Picking the Part D Plan That's Best for You	238
Choosing the Medigap Supplemental Policy That's Best for You	248
Chapter 10: Test Your Knowledge	257
Chapter 10: Solutions and Suggested Responses	259
Chapter 11: Making Smart Choices If You Opt for Medicare Advantage	261
Comparing Medicare Advantage Plans	261
Choosing the Medicare Advantage Plan That's Right for You	270

Chapter 11: Test Your Knowledge	273
Chapter 11: Solutions and Suggested Responses	275
Chapter 12: Getting Help in Making Medicare Choices	277
One on One: Getting Personal Help on Medicare Issues	277
Buyer Beware! Avoiding Scams and Hard-Sell Marketing	283
Chapter 12: Test Your Knowledge	291
Chapter 12: Solutions and Suggested Responses	293
PART 4: NAVIGATING MEDICARE FROM THE INSIDE	295
Chapter 13: Starting Out as a New Medicare Beneficiary	297
Playing Your Cards Right	297
Beyond the Cards: Checking Out the Extent and Limits of Your Coverage	300
Managing Premiums	302
Keeping Track of Your Expenses	309
Dealing with Doctors	314
Filling Prescriptions for the First Time with a Part D Plan	317
Chapter 13: Test Your Knowledge	325
Chapter 13: Solutions and Suggested Responses	327
Chapter 14: Getting the Inside Scoop on Using Certain Medicare Benefits	329
Taking a Closer Look at Part A	329
Zooming In on Part B	340
Delving into Part D	348
Chapter 14: Test Your Knowledge	357
Chapter 14: Solutions and Suggested Responses	359
Chapter 15: Changing Your Medicare and Medigap Coverage	361
Switching Coverage during Open Enrollment	362
Taking Advantage of Special Enrollment Periods	364
Dropping a Plan (Or Being Dropped)	369
Deciding Whether to Stay or Switch to Another Plan for Next Year	372
Changing to Another Medigap Policy	376
Chapter 15: Test Your Knowledge	381
Chapter 15: Solutions and Suggested Responses	383
Chapter 16: Knowing Your Rights	385
Understanding Your Right to Accurate Information	385
Asking for an Investigation	387
Taking Steps toward an Appeal	390
Filing a Formal Appeal	394
Chapter 16: Test Your Knowledge	401
Chapter 16: Solutions and Suggested Responses	403

PART 5: THE PART OF TENS	405
Chapter 17: Top Ten Medicare Mistakes	407
Thinking You Must Reach Full Retirement Age before Signing Up	407
Assuming You Don't Qualify If You Haven't Worked Long Enough	408
Failing to Enroll in Part B When You Should	408
Believing You Don't Need Part B If You Have Retiree or COBRA Coverage	409
Not Signing Up for Part D Because You Don't Use Prescription Drugs	409
Picking a Part D Drug Plan for the Wrong Reasons	409
Misunderstanding Enrollment Periods	410
Being Too Late to Buy Medigap with Full Protections	410
Failing to Read Your Annual Notice of Change	411
Not Realizing You May Qualify for Help to Lower Your Costs	411
Chapter 17: Test Your Knowledge	413
Chapter 17: Solution and Suggested Responses	415
Chapter 18: Ten Ways to Stay Healthier Beyond Age 65	417
Taking Action to Avoid Falls	417
Exercising Regularly	418
Quitting Smoking	419
Eating Healthfully	420
Cutting Out Soft Drinks and Extra Sugar	421
Keeping an Eye on Prescription Drugs	421
Continuing to Work or Stay Active	422
Staying Connected and Engaged	422
Keeping Your Brain in Shape	422
Addressing Tough Choices before They're Necessary	423
Chapter 18: Test Your Knowledge	425
PART 6: APPENDIX	427
Appendix: Sources of Help and Information	429
Glossary	439
Index	445
Final Exam Copy	450