



Medicare Awareness Quick Reference

OVERVIEW ONLY - Not enrollment advice. Use Medicare.gov and SSA.gov for all decisions.

EDUCATIONAL ONLY - Not financial, legal, tax, insurance, or medical advice. Your employer's plan documents prevail.

Parts at a glance (verify on Medicare.gov)

Part A - Hospital insurance (inpatient, skilled nursing in some cases, hospice)

Part B - Medical insurance (doctors, outpatient, preventive services)

Part C - Medicare Advantage (private plans bundling A and B, often D)

Part D - Prescription drug coverage through approved private plans

Key enrollment windows (awareness only - verify on CMS)

Initial Enrollment Period (IEP): Generally 7 months around turning 65 (3 months before birthday month, birthday month, 3 months after).

General Enrollment Period: Jan 1 - Mar 31 annually for some who missed IEP (coverage may start July 1; penalties may apply).

Annual Enrollment Period (AEP): Oct 15 - Dec 7 for many Part C/D changes.

Working past 65 with employer coverage: rules depend on employer size and creditable coverage - use Medicare.gov working-past-65 resources.

When you might need this

Approaching 65 - Helping a parent - Planning long-term - Working past 65 with employer coverage (complex - ask CMS/HR/SHIP).

How to help family without giving advice

- Set up Medicare.gov account with them present
- Use Medicare Plan Compare together - do not choose for them
- Connect with free SHIP counselor at shiphelp.org
- Gather medication list for formulary checks
- Download Medicare & You handbook (link below)

Official sources only (use for every decision)

- Medicare.gov - [medicare.gov](https://www.medicare.gov)
- SSA Medicare - [ssa.gov/medicare](https://www.ssa.gov/medicare)
- Medicare Plan Compare - [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)
- Medicare & You handbook (PDF) - [medicare.gov/publications/10050-medicare-and-you.pdf](https://www.medicare.gov/publications/10050-medicare-and-you.pdf)
- CMS Medicare - [cms.gov/medicare](https://www.cms.gov/medicare)
- Free SHIP counseling - [shiphelp.org](https://www.shiphelp.org)
- Working past 65 - [medicare.gov/basics/get-started-with-medicare/basics/medicare-and-you-at-65](https://www.medicare.gov/basics/get-started-with-medicare/basics/medicare-and-you-at-65)

Official resources

- Medicare.gov
<https://www.medicare.gov/>
- SSA - Medicare
<https://www.ssa.gov/medicare/>
- SHIP counseling
<https://www.shiphelp.org/>
- Medicare Plan Compare
<https://www.medicare.gov/plan-compare/>