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Medicare 101 Quick Guide for 2025

What is Medicare and Who Qualifies?

Medicare is health insurance for U.S. citizens or residents who are:

- 65 or older
- Under 65 with certain disabilities
 - This includes those with End-Stage Renal Disease (ESRD)

When Can You Enroll in Medicare?

There are three ways most people enroll in Medicare:

1 Initial Enrollment Period

The seven-month window around your 65th birthday

2 Special Enrollment Period

Gives you eight months to enroll after losing an employer plan

3 General Enrollment Period

Enroll from Jan. 1 – Mar. 31 if you missed other enrollment periods

What Are the Parts of Medicare?

Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals
- Helps cover skilled nursing facilities, hospice and home health care
- \$0 premium if you or your spouse paid into Social Security for 10 years

Medicare Part B (Medical Insurance)

- Helps cover services from health care providers, hospital outpatient care and medical equipment
- Covers preventive services to help maintain health and detect illnesses early
- May have penalties for late enrollment after initial eligibility

Medicare Part C (Medicare Advantage)

- Includes all benefits and services covered under Part A and Part B
- Offered by Medicare-approved private insurance companies
- Often includes Medicare prescription drug coverage (Part D)
- May include extra benefits for an extra cost

Medicare Part D (Medicare Prescription Drug Coverage)

- Helps cover the cost of outpatient prescription drugs
- Offered by Medicare-approved private insurance companies
- May help lower prescription drug costs
- Premiums vary