



MDPrs Medicare Done Professionally
Medicare Solutions for Individuals & Business
www.MDPrs.com

**For Medicare questions or assistance with enrolling,
please reach out to Medicare Done Professionally!**

What Is Medicare?

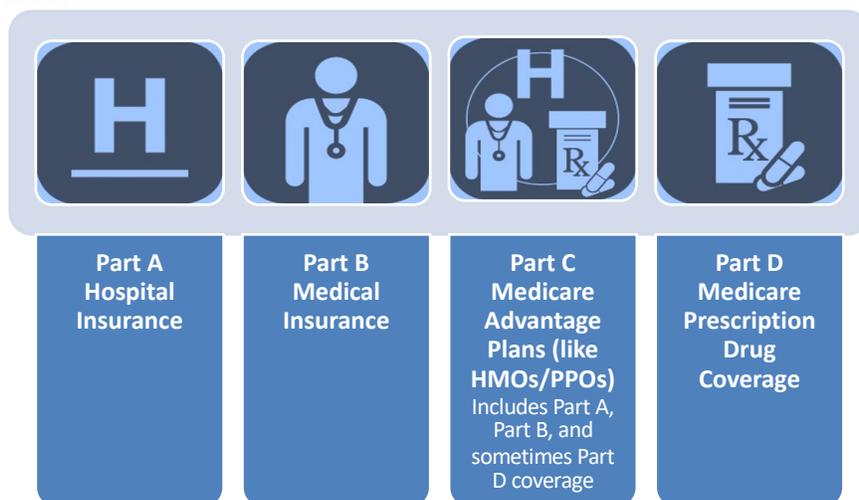
- Federal Health Program for people:
 - 65 and older
 - Under 65 with certain disabilities
 - Any age with End-Stage Renal Disease

Original Medicare Parts A and B were signed into Law on July 30, 1965, under Lyndon Johnson.

Who Runs Medicare?

- Centers for Medicare & Medicaid Services – CMS
- CMS also operates Medicaid and The Affordable Care Act
- You Enroll via the Social Security Administration

The Four Parts of Medicare



Original Medicare – July 1965

▪ Part A (Hospital Insurance) helps cover:

- Inpatient care in a hospital
- Inpatient care in a skilled nursing / Rehabilitation facility
- Home Health Care
- Hospice Care



▪ Part B (Doctor's Office Insurance) helps cover:

- Doctors' services – Primary and Specialists
- Outpatient Surgical services
- Clinical Lab Tests & Diagnostic Tests
- Durable medical equipment
- Expensive Drugs – Chemotherapy / Radiation / Infusions
- Preventive Services – Screenings and Exams



Part B-Covered Preventive Services at 100%

- "Welcome to Medicare" visit
- Annual "Wellness" visit
- Abdominal aortic aneurysm screening
- Alcohol misuse screening and counseling
- Behavioral therapy for cardiovascular disease
- Bone mass measurement
- Cardiovascular disease screenings
- Colorectal cancer screenings
- Depression screening
- Diabetes screenings
- Diabetes self-management training
- Glaucoma tests
- Hepatitis B shots
- HIV screening
- Mammograms (screening)
- Obesity screening and counseling
- Pap test, pelvic exam, and clinical breast exam
- Prostate cancer screening
- Sexually transmitted infection screening (STIs) and high-intensity behavioral counseling to prevent STIs
- Smoking cessation
- Flu Vaccinations
- Pneumococcal Vaccine
- Respiratory Syncytial Virus (RSV) vaccine
- Covid Vaccine
- Shingles Vaccine

NOT Covered by Part A and Part B

- Long-term care – covers Medical expenses in Nursing Home but not the facility Costs.
- Routine Dental care including Dentures
- Hearing Aids and Routine Exams for Hearing Aids
- Routine Vision Care – Eye exams related to prescribing Glasses / Contact Lenses
- Cosmetic surgery

Medicare Part D - Prescription Drug

Part D Covers:

- Covers Prescription Medications
- Most Plans have a monthly premium
- 5 tier Drug formulary
- You pay Copays or Coinsurance on your Prescriptions
- **Maximum Out-of-Pocket \$2100 in 2026**
- Most Plans have a deductible up to \$615 in 2026 – only applies to Tier 3, 4 & 5 Drugs
- **2026 Top 10 Brand Drugs – NEW lower Prices**



Medicare Parts C – Advantage Plan

- Plans are Provided by Health Insurance Company's, and your Benefits are Paid by the Health Companies vs Medicare.
- **Plans are Network Based PPO or HMO vs Medicare does not have Networks**
 - Covers All Benefits & Services of Original Parts A and B
 - **Includes Part D** Prescription Drug Coverage at NO premium

 - Plans do Not have a front-end Deductible, but have Copays & Coinsurance up to a Max. Annual Limit
- Plans include extra Benefits at **No Cost** – Dental, Vision, Hearing, Health Club Membership, Additional Non-Prescription allowance OTC, Meals after Hospital stay.

Medicare Enrollment Periods

➤ Initial Enrollment Period **IEP**

This is the 7-month period when you are aging to 65. It is **3** months before age 65, the month you turn 65 and **3** months after age 65.

Applies to enrolling in:

Part A and B of Original Medicare
Part D Prescription Drug plans and
Part C Medicare Advantage Plans and
Medicare Supplement/Medigap Plans

Medicare Enrollment Periods

➤ **Special Enrollment Period SEP**

- Work beyond age 65 and leave Employer Group Coverage whether Employee coverage or coverage as a Dependent.
****NOTE:** You do not have to leave employment
- You can enroll in Part B (60 days prior) with Part B effective the day after Group Coverage ends
- You Move to another area
- You resided outside the US and moved back to US

Medicare Enrollment Periods

➤ **Annual Enrollment Period AEP**

Occurs every year between

- **October 15 to December 7**
 - Coverage begins January 1

ONLY Applies to:

Part D Prescription Drug Plans
Part C Medicare Advantage Plans

➤ **Open Enrollment Period OEP**

- January 1st - March 31st – Allows you to change current Advantage Plan to a new one.



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We Do Not Charge Any Fees for Our Services