

Seniors Adults Living
Triumphantly presents...

Medicare Made Easier!

Antonio B. Harris, Pastor
New Berean Baptist Church
October 4, 2026
11 am-1 pm



- To All of You!
- To Priscilla Lang, our presenter

What is Medicare?

- Medicare is a federal health insurance program created for individuals **age 65 and older**, as well as certain younger people with medical conditions or disabilities.
- This is **different** from Medicaid. Medicaid is for people who have limited resources and income.

Medicare Enrollment...

- In general, people become eligible to sign up for Medicare 3 months before and 3 months after their 65th birthday. If your birthday falls on the first of the month, your Initial Enrollment Period starts 4 months before you turn 65 and ends 2 months after the month you turn 65. As you near 65, you should ask yourself "Do I need Medicare coverage right now?"
- Some people have health insurance through an employer and want to continue that coverage. Others may be coming off their health insurance and need to switch to Medicare.

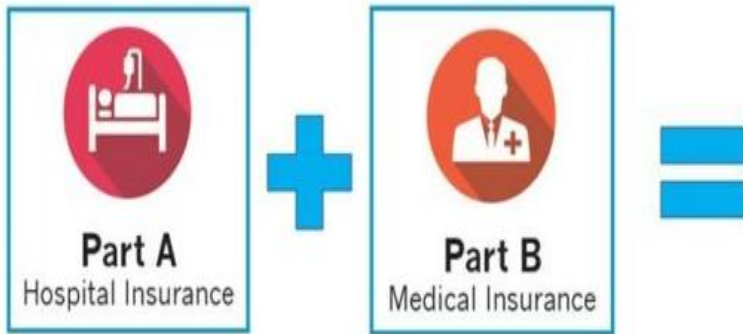
Open Enrollment...what is it?

- **Open Enrollment Window:** October 15 – December 7
- **Coverage Effective Date:** January 1 of the following year
- **Medicare Advantage OEP:** January 1 – March 31 (for switching plans if already in Advantage)

What You Can Do:

- **Switch Coverages:** Change from Original Medicare to Medicare Advantage, or vice versa.
- **Change Plans:** Switch from one Medicare Advantage plan to another.
- **Modify Drug Plans:** Join, drop, or switch a Part D prescription drug plan.

The Parts of Medicare

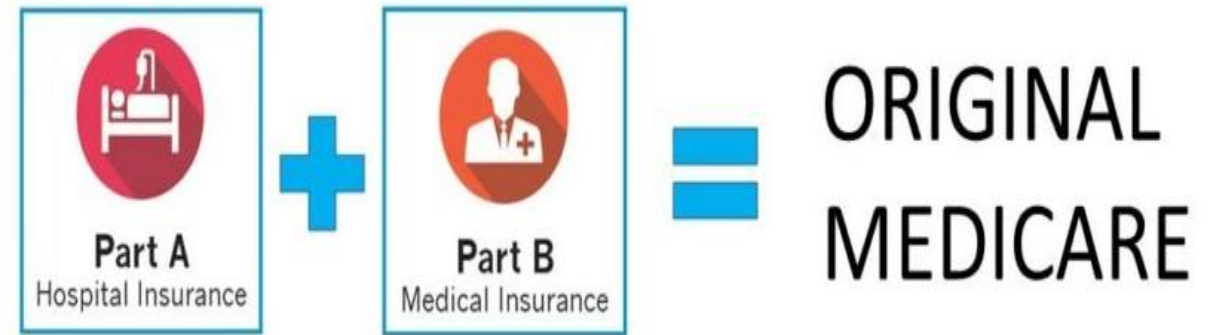


ORIGINAL
MEDICARE

- **Part A—Hospital insurance.** It helps cover:
 - Inpatient hospital care
 - Short-term skilled nursing facilities
 - Hospice care
 - Some home health care services
- **Part B—Helps to cover:**
 - Doctor visits
 - Ambulance services
 - Durable medical equipment

Original Medicare

- The federal government provides Part A and Part B, also known as **Original Medicare**. You must be enrolled in Original Medicare before you can sign up for additional coverage (Medicare Supplement, Part D, or Medicare Advantage).



More on the Medicare Supplement, Part D, Medicare Advantage later...

The Bottom Line...what is the cost?

This is one of your **MOST IMPORTANT** considerations when deciding what insurance to pick!

Terms to know:

- **Premium:** a monthly charge for your insurance
 - Most people do not have to pay for part A due to having worked and paid Medicare premiums while they worked



The Bottom Line...what is the cost?

Terms to know: (continued)

- **Deductible:** a fixed amount that must be paid before insurance starts to provide coverage
 - Example: If your deductible is \$500 and you have 3 visits with your doctor that are \$200 each, you would be responsible for paying \$500 of those dollars before Medicare would start to cover any part of your medical expenses.



The Bottom Line...what is the cost?

Terms to know: (continued)

- **Coinsurance:** What you pay after your deductible has been met

Example: If your deductible is \$500 and you have medical expenses that are \$600. You would pay \$500 (your deductible) out of pocket. At this point, your insurance would start to pay 80%, which would be \$80. You be responsible for \$20, which is 20%.



The Bottom Line...what is the cost?

Important Considerations:

- A higher deductible usually comes with lower premiums (monthly cost).
- A lower deductible usually comes with higher premiums (monthly cost)
- How do I know which one I should pick? **Consider your medical care needs—how often do you see your doctor? Do you have chronic illnesses? What is your financial situation?**



Question #1: What is the charge that you pay monthly for your insurance?

- a. Co-pay
- b. Deductible
- c. Co-insurance
- d. Premium



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Question #2: The amount of money that you pay before your insurance starts covering you is the _____

- a. Co-pay
- b. Deductible
- c. Co-insurance
- d. Premium



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- b. Deductible**
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- d. Premium



What Original Medicare does NOT cover:



Let's take a breath.....that was a lot!



Something is missing!

- If Original Medicare (Parts A&B) does not cover all of my health expenses, what do I do?
 - **Medicare Supplement plan**
 - Medicare Part D
 - Medicare Part C—Medicare Advantage plan
(Part A + Part B + Part D = **Part C**)



Medicare Supplement Plan

- Also known as MediGap.
- This is a policy that may be purchased in addition to Original Medicare (Part A and Part B) to cover additional expenses not covered by Part A and Part B (Original Medicare)
- These plans have an additional premium (monthly charge)—this would be IN ADDITION to any premium that you would pay for Part B.
- They help to cover some of your health care costs such as co-pays, deductibles and co-insurance.
- This plan also does NOT include medication coverage so Part D (Drug) coverage would also need to be purchased. [Important note: if you purchased a MediGap plan before 2005—it may include a drug plan]

Question #3: Does a Medicare supplement policy (MediGap) that starts in 2027 include drug coverage?

- a. Yes
- a. No
- b. What is MediGap?
- c. None of the above.



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Medicare, Part D

- These are stand-alone plans that help pay for **medications** you buy from a pharmacy or through a mail-order pharmacy service.
- This plan has its own monthly premium, plus a yearly deductible, copays, and coinsurance.
- These plans may work with retail chain or big box store pharmacies, mail order, specialty pharmacies, and long term care pharmacies.
- These plans may also feature *preferred pharmacies*, where you pay a lower copayment for prescriptions—a real cost savings compared to paying for prescriptions elsewhere.
- If you enroll late into a Part D plan, you may face a penalty.



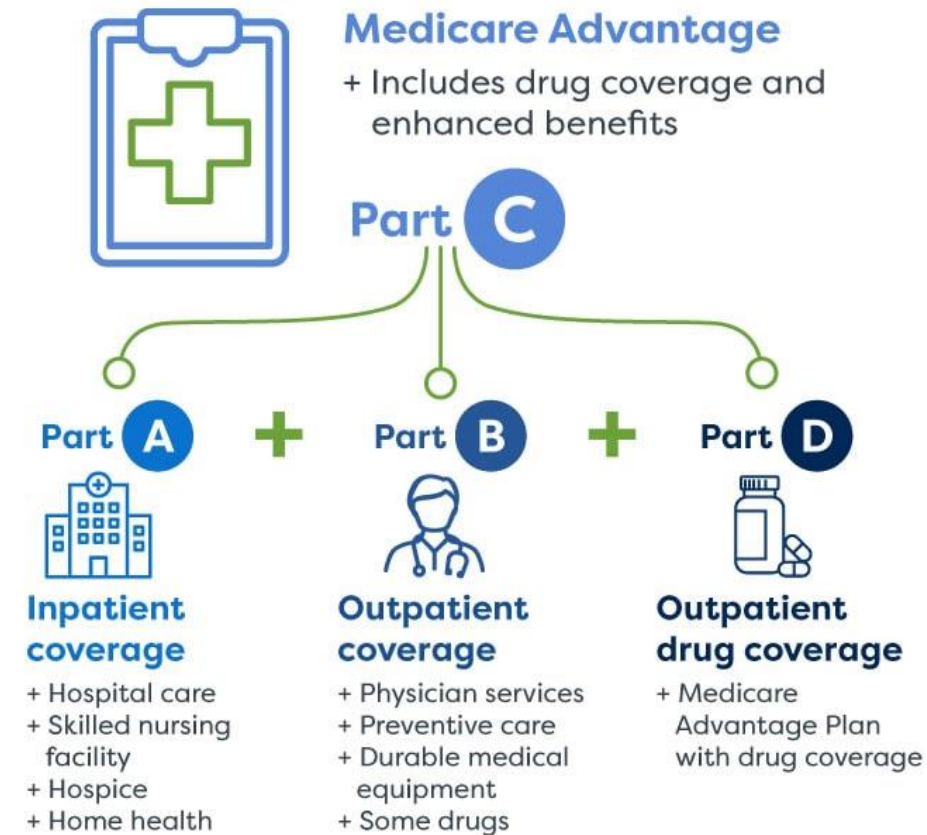
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Medicare Advantage Plans

- Also known as Medicare Part C. [**C = Complete**]
- Health insurance companies provide Medicare Advantage plans that are regulated by the government. These plans are sometimes referred to as an "**all-in-one**" option. They combine Original Medicare services with benefits such as vision, dental, hearing, or prescription drug coverage.
- **These plans don't replace Part A and Part B** . You still need to enroll in Original Medicare before you enroll in a Medicare Advantage plan.
- You must still also pay your Part B premium even with a Medicare Advantage plan.



But wait...there is more!

- **Medicare Advantage** comes in different flavors, but we'll focus on the two that are commonly used:
 - Health Maintenance Organizations (HMOs)
 - Preferred Provider Organizations (PPOs)
- **BOTH HMOS AND PPOS (HOW ARE THEY THE SAME)**
 - Provide Part A and Part B benefits (hospital and medical insurance)
 - Typically offer prescription drug coverage
 - Have networks for provider and pharmacies
 - Require you to have Original Medicare and live in service area
 - Feature out-of-pocket maximums, unlike Original Medicare

But wait, there is more!

HMOs

- Typically, out-of-network provider or pharmacy coverage isn't allowed
- May feature lower monthly premiums, copayments, and deductibles
- Usually require you to choose a primary care physician (PCP)
- Referrals required for in-network specialists in most cases



PPOs

- Cover out-of-network providers also but usually at a higher cost
- May feature higher monthly premiums, copayments, and deductibles
- You don't need to choose a primary care doctor
- No specialist referrals required in most cases

A Comparison...

Medicare Supplement + Part D

- Separate monthly premiums for Medicare Supplement and Part D
- Limited out-of-pocket costs for hospital and medical care
- No network restrictions seeing a doctor or going to the hospital
- Extra benefits (dental, vision, hearing, etc.) purchased separately

Medicare Advantage Plan

- Premiums as low as \$0
- A maximum out-of-pocket limit for hospital and medical care
- Network restrictions for seeing doctors or going to the hospital
- Prescription drug plan and extra benefits are often included

Summary...

Medicare Parts

Part A (hospital)	Part B (medical)
Inpatient Hospital Services	Outpatient Medical Services
No premium for most	Premium based on income

