

Medicare myth vs. fact

Facts, not frustration

Medicare plans can be confusing. We're here to help you separate fact from fiction so you can make confident, informed decisions about your healthcare.

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Myth: "I'll be automatically enrolled in a Medicare plan when I turn 65."

Fact: Some people are auto-enrolled, but if you're not already receiving Social Security benefits, you must enroll yourself during your Initial Enrollment Period (IEP).

Myth: "Medicare plans cover all healthcare costs."

Fact: Medicare plans cover a lot, but not everything. You may still have deductibles, copayments and costs for services like dental, vision and hearing — unless you choose a plan that includes these benefits.

Myth: "If I miss my initial enrollment window, I can enroll anytime."

Fact: There are specific enrollment periods. Missing them could mean late penalties or gaps in coverage.

Myth: "I don't need to review my Medicare plan every year."

Fact: Plans and benefits can change annually. It's best to review your options during the Annual Enrollment Period (AEP) to ensure your coverage still meets your needs.

Myth: "Medicare plans are free."

Fact: While Part A may be premium-free for most, Parts B, C and D often have monthly premiums, deductibles and other out-of-pocket costs.

Myth: "Medicare plans cover long-term care."

Fact: Medicare plans don't cover most long-term care services, like custodial care in a nursing home or assisted living facility.

Myth: "I don't need a Medicare plan if I have employer coverage."

Fact: You may still need to enroll in some parts of Medicare to avoid late penalties or gaps in coverage — it depends on your employer size and coverage details.

Myth: "Medicare Part D covers all prescription drugs."

Fact: Part D plans vary in what they cover. Your specific medications may not be covered by every plan.

Myth: "Once I choose a Medicare plan, I'm stuck with it."

Fact: There are certain periods each year (like AEP and Open Enrollment Period) when you can switch plans if your needs change.

Get the facts, not the confusion. Understanding what Medicare does — and doesn't — cover can help you make confident, informed decisions about your health and finances. Let's clear up the confusion. Talk to a licensed Medicare expert today.

Trusted with HSAs.
Ready to help with your Medicare plans.

Let's find the right plan for you — schedule your appointment with a licensed agent today.

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844-309-1205 (TTY: 711)

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact **Medicare.gov** or 1-800-MEDICARE to get information on all of your options. Not connected with or endorsed by the United States government or the federal Medicare program. This is a solicitation for insurance.

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