



Medicare answers at your fingertips

10 Tips for Making the Most of Your Medicare Coverage

Stay healthy and save money by maximizing your Medicare coverage! Here are 10 tips that will help you effectively navigate Medicare and access needed services.

1. Enroll in Medicare on time. Sign up for Medicare Parts A, B, and D during your Initial Enrollment Period (IEP) to avoid [penalties](#). If you plan on [delaying enrollment](#), make sure your current health insurance will pay [primary](#) and your drug coverage is [creditable](#). Call your insurance plan if you aren't sure or have any questions.

2. Get the right plan. Know whether or not Original Medicare or Medicare Advantage works best for you. Talk to your primary care providers to find out what kind of insurance they accept (Do they [take assignment](#)? Are they an [in-network doctor](#) for a private plan?). List out your regular care needs (e.g., doctors, therapy services, drugs) and which plans offer the benefits you need.

3. Enroll in cost-saving programs. There are several additional programs that help ease the burden of Medicare costs for qualifying individuals. The [Medicare Savings Program \(MSP\)](#), Extra Help, [Pharmaceutical Assistance Programs \(PAPs\)](#), and [State Pharmaceutical Assistance Programs](#)

[\(SPAPs\)](#) can lower premiums, coinsurances, and deductibles for Parts A, B, and D. See whether or not you are eligible for these federal and state programs that could dramatically reduce how much you spend on health care every month.

4. Sign-up for a Medigap. If you have Original Medicare, a [Medigap](#) will help cover the costs of your copays, coinsurances, and more. Remember that Medigaps have their own [monthly premiums](#). Find out whether supplemental insurance will lower your overall health care costs before you purchase a plan.

5. Coordinate benefits. Many other insurances [pay secondary](#) for Medicare beneficiaries (including but not limited to Medicaid, small employer insurance, and retiree insurance). Depending on your expected health care needs, you may find that keeping other insurance is worth the cost. It is also important to know when and how to transition from other insurances to Medicare to avoid coverage gaps and late enrollment penalties.

6. Talk to your doctor and keep a health care journal. Make sure that any treatments or prescriptions your doctor suggests are covered by your plan. Know what's going on every step of the way during your doctor's visits so you don't receive an unexpected bill. Faced with surgery you're not sure you want or need? Get a second opinion. And keep track of your appointments, medical charges, and advice provided to you by writing it down in a notebook or keeping an online file of personal health information.

7. Use preventive care. Take advantage of 100% covered screenings. Preventive care helps keep us healthy by identifying issues before they become problems.

8. Check for changes in your plan. Each year, during Fall Open Enrollment, your plan should let you know if you will experience differences in coverage for the upcoming year. At this time, you can make a variety of changes to your

Medicare coverage, effective January 1 of the following year. Make sure that your coverage isn't changing, but also keep an eye out for other plans that may better suit your needs. You always want to be prepared to switch plans if new restrictions appear on the drugs and services you need.

9. Guard your information. If someone calls you and asks for your Social Security or Medicare information, they are likely trying to commit billing fraud. You should never provide your information to anyone other than a trusted health care provider. Social Security and Medicare will never call you and ask you for your personal information.

10. Know your resources. If there ever is a problem, both Medicare Rights and your local SHIP are always there to advocate for you. There's also 1-800-MEDICARE or your plan's telephone number and website. If you ever need help, don't hesitate to call.

What's Next?

Check out MI Pro.

Medicare Interactive Pro (MI Pro) is a web-based curriculum designed to empower any professional to help their clients, patients, employees, retirees, and others navigate Medicare questions.

[View Courses](#)



Available only through the [Medicare Rights Center](#), Medicare Interactive (MI) is a free and independent online reference tool thoughtfully designed to help older adults and people with disabilities navigate the complex world of health insurance.