

THINGS TO CONSIDER WHEN YOU ARE New to Medicare

Know your timelines...

Initial Enrollment Period

A 7-month window around your 65th birthday. Enroll in Medicare Parts A & B during this time to avoid late-enrollment penalties.

Medigap

You have 6 months after your Part B start date to buy any Medigap (supplement) plan — no health questions asked.

Part D

Add prescription drug coverage (Part D or a Medicare Advantage plan with drug coverage) during your 7-month IEP to avoid a lifelong late fee.

After Enrolling in Medicare

Stay with Original Medicare (Parts A & B)

Covers hospital and medical services. You'll need to choose a Part D drug plan for prescriptions, and you can add a Medigap policy to help pay costs Medicare doesn't cover. Use any provider that accepts Medicare.

OR

Choose a Medicare Advantage (MA) Plan

An all-in-one alternative to Original Medicare. They often include medical, hospital, and drug coverage, & extras like dental, vision, or fitness benefits. Generally contract with selected providers; check prior authorization rules.

Should You Buy a Medigap Policy?

Medigap (Medicare Supplement Insurance) helps cover the costs that Original Medicare doesn't, such as coinsurance, copayments, and deductibles. These plans give you the flexibility to see any doctor or hospital in the U.S. that accepts Medicare, with some plans also covering foreign travel emergencies. In Virginia, you can switch to a Medigap plan of equal or lesser benefits within 60 days of your birthday each year.

Should You Enroll in a Medicare Advantage (MA) Plan?

Pros

- May include dental, vision, and hearing benefits
- May include wellness perks like gym memberships or fitness programs
- Predictable out-of-pocket maximums for in-network care

- Provider networks may limit which doctors/hospitals you can use
- Prior authorizations may delay or deny care
- Switching back to Original Medicare later may mean higher Medigap costs
- Out-of-state coverage may be limited

Cons