Fernando Izaguirre - Medicare agent

ESSENTIAL MEDICARE GUIDE:

WHAT EVERY SENIOR WANTS TO KNOW.

10 ANSWERS TO YOUR MAIN QUESTIONS

FIJ

10 ANSWERS

TO YOUR MAIN QUESTIONS

Medicare Advantage

QUESTIONS & ANSWERS

📘 Essential Medicare Guide: What Every Senior Wants to Know

1. How much does it really cost to have Medicare each month?

Medicare Part A usually has no monthly cost if you worked in the U.S. for at least 10 years and paid taxes. Part B does have a monthly cost that depends on your income; in 2025, most people pay approximately $180 per month. Part C and Part D plans may have additional costs, but some offer $0 premiums. It all depends on the plan and the area where you live.

2. Am I entitled to extra benefits like dental, vision, or transportation?

Yes. Many Part C (Medicare Advantage) plans include extra benefits like dental, vision, hearing aids, transportation to medical appointments, and even health product cards. Not all plans offer this, which is why it is important to review which one best fits your needs.

3. Can I change my plan if I already have Medicare and I'm not satisfied?

Absolutely. There are specific periods during the year, such as **the Annual Enrollment Period (October 15 to December 7)**, when you can change plans. There are also special situations, such as moving or changes in your current coverage, that allow you to make changes outside of those dates.

4. What happens if I have both Medicare and Medi-Cal at the same time?

If you have both, you are considered "Dual Eligible," which gives you access to special plans with enhanced benefits. You may be able to get full coverage at no cost, with added benefits like comprehensive dental care, transportation, and medication assistance.

5. Do I need an additional plan if I already have Original Medicare?

Original Medicare (Parts A and B) does not cover everything. For this reason, many people choose a supplemental plan (Medigap) or a Medicare Advantage plan (Part C) to cover what is missing, such as medications or copays. The decision depends on your financial and health situation.

6. What does Medicare Part C cover and not cover?

Medicare Part C, also known as Medicare Advantage, covers everything that Original Medicare includes, but usually adds more: medications, dental, vision, and more. However, the benefits vary by plan, and some require you to use in-network doctors.

7. Can I get help paying for my medications?

Yes. Programs like "Extra Help" can reduce the cost of your prescription drugs. This benefit is available based on your income and resource level. Many seniors qualify without knowing it.

Questions That Few Ask, But Many Wonder About" (Regarding Medicare Advantage)

8. Will I lose my doctor if I switch to a Medicare Advantage plan?

Not necessarily, but it is important to check if your doctor is in the new plan's network. Some plans have more restrictive networks, which is why we always review this information together before making any changes.

9. Am I risking losing benefits if I change plans?

This is a common concern. With the right guidance, you won't lose benefits; instead, you can improve them. The key is choosing the correct plan for your personal situation.

10. Why do some plans offer me a card with money or gifts? Is it safe?

Yes, many plans offer benefits such as cards with a monthly balance to purchase medical products or healthy food. This is not a trick, but it is important to know what commitments that plan entails. That is why you should always consult with a reliable agent who explains everything to you without fine print.

CONSULTATIONS ARE COMPLETELY FREE

IF YOU NEED INFORMATION ABOUT MEDICARE, PLEASE CONTACT

CONTACT PHONE

(213) 675 7400