Important Things to Know about Medicare: Introduction and Overview

Amanda Terminello and Martie Gillen

Important Things to Know about Medicare is a series of 10 publications that will cover the most common Medicare concerns. The series will provide general information about Medicare, including the four major plans, supplemental policies, interactions with different types of insurance, and assistance programs.

As an older adult citizen of the United States, it is important to understand the structure of Medicare and how it affects you. The information in this series is based on the most current data available and includes several changes with the implementation of the Affordable Care Act. This guide was also written using Florida guidelines when appropriate. Please bear in mind that your personal situation may vary from the examples in the series, and always contact your local Medicare representative for questions regarding your own circumstances.

Important Things to Know about Medicare

Please click the links below to read the publications in the series.

1. Who is eligible for Medicare, and do I have to sign up for it?
2. Medicare Part A—Hospital Insurance
   a. When Coverage Begins
   b. What Part A Covers
   c. What Part A Costs You
3. Medicare Part B—Medical Insurance
   a. When Coverage Begins
   b. What Part B Covers
   c. What Part B Costs You
4. Medicare Part C—Medicare Advantage
   a. When Coverage Begins
   b. What Part C Covers
   c. What Part C Costs You
   d. How Part C Interacts with Other Coverage
5. Medicare Part D—Prescription Drug Coverage
   a. When Coverage Begins


2. Amanda Terminello, graduate student, College of Public Health and Health Professions; and Martie Gillen, assistant professor and specialist in family and consumer economics for older adults, Department of Family, Youth and Community Sciences; UF/IFAS Extension, Gainesville, FL 32611.

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b. What Part D Covers

6. “Medigap” Policies
   a. When Coverage Begins
   b. What Medigap Covers
   c. What Medigap Costs You
   d. How Medigap Interacts with Other Coverage

7. How does my insurance work with Medicare? Who pays first?

8. What if I need help paying my healthcare and prescription drug costs?

9. How should I decide how I want my Medicare?

10. Key Terms, Additional Resources, List of Handouts and References