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Medicare Simplified

YOUR 2026 ENROLLMENT GUIDE

Everything you need to understand about Medicare, your options, and important enrollment deadlines-so you can make confident choices about your health and your future.



Understand Parts A, B, C & D

Clear, simple explanations

Important Dates & Deadlines

Stay on track and avoid penalties

Compare Your Options

Original Medicare, Medicare Advantage & Medigap

Make Confident Choices

Coverage that fits your health needs and your budget

Guiding you to coverage

THAT GIVES YOU PEACE OF MIND.

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Let's find the right Medicare solution for you.

Schedule Your FREE Consultation Today!

tinyurl.com/bookwithelenav



Welcome!

Hi, I'm Elena

If you're approaching Medicare eligibility or reviewing your current coverage, you're not alone, many people find the process confusing. My goal is to make it simple.

This guide will walk you through the fundamentals of Medicare, explain your coverage options, and help you understand the important enrollment deadlines.

Whether you're enrolling for the first time or comparing plans, you'll gain the knowledge you need to make informed decisions.

As a licensed insurance broker serving California, I believe every client deserves clear, honest guidance tailored to their needs.

I hope this guy gives you the confidence to take the next step, and if you have questions along the way, I'm here to help!

Lets get started!

Licensed Insurance Agent
License# 0L56455

- **Medicare**
- **Coverd CA**
- **Dental**
- **Vision**
- **Travel**

WHAT YOU'LL LEARN IN THIS GUIDE

Medicare Basics
Understand how Medicare works and who is eligible.

Enrollment Timelines
Key Dates and deadlines you don't want to miss.

Parts A, B, C, & D
What each part covers and how they work together.

Your Coverage Options
Original Medicare vs. Medicare Advantage.

Common Mistakes
Avoid costly gaps and enrollment penalties.

Next Steps
How to choose the right plan ans get the support you deserve.

What is Medicare?



UNDERSTANDING THE BASICS IS THE FIRST STEP TOWARD CHOOSING THE RIGHT COVERAGE.

Medicare is a federal health insurance program designed primarily for people age 65 and older, as well as certain younger individuals with qualifying disabilities or specific medical conditions.

While Medicare helps cover many health expenses, it doesn't pay for everything. That's why it's important to understand your options and choose coverage that fits your healthcare needs, budget, and preffered doctors.

The good news? Once you understand the basics, Medicare becomes easier to navigate, and that's exactly what this guide is here to help you do.

WHO CAN GET MEDICARE?

- Adults age 65 and older
- Some people under 65 with qualifying disabilities
- Individuals with End-Stage Renal Disease (ESRD)
- Individuals with ALS (Lou Gehrig's disease)

WHAT DOES MEDICARE HELP COVER?

- Hospital stays
- Doctor visits
- Preventative Care
- Medical tests
- Prescription drugs (depending on your coverage)
- Other medically necessary services

WHY DOES CHOOSING THE RIGHT PLAN MATTER?

Choosing the right Medicare coverage can help you:

- Lower out-of-pocket costs
- Access your preferred doctors
- Get the prescription coverage you need
- Protect your financial well being

Tip

Medicare isn't one size fits all.

The best plan depends on your doctors, prescriptions, travel habits, and healthcare needs. Taking the time to compare your options can help you avoid unnecessary costs and choose coverage that works for your lifestyle.

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Understanding the Four Parts of Medicare

Medicare is made up of different parts, and each one plays a unique role in your healthcare coverage. Here's a simple breakdown to help you understand how they work together.

A



PART A
Hospital Insurance

- Inpatient hosptial stays
- Skilled nursing facility care
- Hospice care
- Some home health care

Helps cover the costs of care when you're a patient in a hospital or skilled care facility.

B



PART B
Medical Insurance

- Doctor visits
- Preventative care
- Outpatient services
- Lab work
- Durable medical equipment

Helps cover medically necessary services and preventitive care.

C



PART C
Medicare Advantage

- Combines Parts A &B
- Often includes prescription drug coverage (Part D)
- May include dental, vision, and hearing
- Offered by private insurance companies approved by Medicare

An all in one alternative to Medicare with extra benifits.

D



PART D
Prescription Drug Coverage

- Helps cover prescription medications
- Offered by private insurance companies approved by Medicare
- Formularies and costs vary by plan

Helps mae prescription drugs more affordable.

Quick Takeaway

Think of Medicare like building a complete coverage package.

Parts A and B are the foundation. Parts C and D can add additional coverage like prescription drugs and extra benefits depending on the option you choose.



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Understanding Medicare Supplement (Medigap)

Learn how Medigap policies work alongside Medicare to help pay certian out-of-pocket costs.

WHAT IS MEDIGAP?

A Medicare Supplement insurance policy, also called Mdeigap, is offered by private insurance companies and is designed to work alongside Medicare (Parts A and B).

It can help pay for certian out-of-pocket costs that Mdeicare doesn't cover, such as deductibles, coinsurance, and copayments.

Medigap policies do not replace Medicare, they supplement it.

HOW DOES MEDIGAP WORK?

Think of Medicare as your primary coverage.

A Medigap policy can help pay some of the remaining approved costs after Medicare pays it's share, depending on the plan you choose.

WHAT CAN MEDIGAP HELP COVER?

- Part A coinsurance and hospital costs (with plan limits)
- Part B coinsurance or copayments
- Blood (first three pints), depanding on the plan
- Skillded nursing facility coinsurance, depending on the plan
- Foreign travel emergency coverage, depending on the plan

Benifits vary by standerdied plan.

WHO CAN ENROLL?

You may be able to enroll in a Medigap policy if you have Medicare (Parts A and B)

The best time to buy is during your Medigap Open Enrollment Period when you have important consumer protections.

IMPORTANT TO KNOW

You cannot have both a Mdeicare Supplement policy and a Mdicare Advantage plan at the same time.

QUICK TAKEAWAY

Original Medicare + Medigap is one coverage path. Mdeicare Advantage is another. They are diffrent approaches to reciving your Medicare benifits, and understanding the differance will help you compare your options on the next page.

TIP

If you're considering Medicare, it's often a good idea to compare Medigap options during your Medigap Open Enrollment Period. During that time, you generally have important consumer protections when buying a Medigap policy.

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Original Medicare vs. Medicare Advantage

Understanding the differences can help you choose the coverage that best fits your healthcare needs and lifestyle.

ORIGINAL MEDICARE (Parts A and B)

WHAT'S INCLUDED

- Part A (Hospital Insurance)
- Part B (Medical Insurance)

KEY FEATURES

- Accepted by most providers that accept Medicare
- Freedom to see specialists whithout referrals in most cases
- Prescription drug coverage requires a seperate Part D paln
- Many pair with a Medigap policy to help cover out-of-pocket costs

VS.

MEDICARE ADVANTAGE (Part C)

WHAT'S INCLUDED

- Combines Parts A and B
- Often includes Part D prescription drug coverage
- May include dental, vision, hearing , and fitness benifits

KEY FEATURES

- Offered by private insurance companies approved my Medicare
- Typically uses provider networks
- Annual out-of-pocket maximum for covered services

WHICH OPTION MAY FIT YOU?

Original Medicare may be a good fit if you:

- ✓ Want flexibility in choosing providers
- ✓ Travel frequently within the U.S.
- ✓ Are considering Medigap coverage
- ✓ Prefer a traditional Madicare structure

Medicare Advantage may be a good fit if you:

- ✓ Prefer an all in on e plan
- ✓ Want additional benifits like dental or vision
- ✓ Are confertable using a provider network
- ✓ Like having a yearly limit on out-of-pocket costs for covered services

Quick Takeaway

There isn't a single "best" Medicare option. The right choice depends on factors like your helathcare needs, preferred doctors, prescrition medications, travel habits, and bedget.

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Enrollment Timeline

Don't Miss These Important Dates

Knowing when you can enroll and make changes helps you avoid penalties and ensures your coverage starts when you need it.

INITIAL ENROLLMENT PERIOD (IEP)

Your first opportunity to enroll in Medicare.

- Starts 3 months before your 65th birthday month
- Includes your birthday month
- Ends 3 months after your birthday month
- Total window: **7 months**

If you are already receiving Social Security benefits, you may automatically enroll in Parts A and B.

ANNUAL ENROLLMENT PERIOD (AEP)

Your annual opportunity to review and change your coverage.

- October 15 to December 17
- Review and change Medicare Advantage and Part D plans
- Coverage changes generally take effect January 1

This is the most important time of year to make a change.

MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD (MA OEP)

A chance to make changes to your Medicare Advantage plan.

- January 1 to March 31
- Available for people already enrolled in a Medicare advantage plan
- Allows certian plan changes, subject to Medicare rules

You can switch to a different Medicare Advantage plan or return to Medicare.

SPECIAL ENROLLMENT PERIOD (SEP)

You may qualify for a Special Enrollment Period due to certian life events.

Examples include:

- Moving
- Losing employer coverage
- Becoming eligible for other special situations

Contact me to see if you qualify for a Special Enrollment Period.

(510) 395- 3573
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Tip

Don't wait until the last minute.
Reviewing your coverage early gives you time to compare plans, check provider netoworks, and make informed decisions before enrollment deadlines.

Quick Takeaway

Knowing your enrollment window can help you avoid unnecessary delays and ensure your coverage starts when you expect.

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7 Commom Medicare Mistakes to Avoid

Medicare can be canfusing, and it's easy to overlook important details. Avoiding these common mistakes can help you make smarter decisions and get the most from your coverage.

1 Waiting too long to enroll

Missing certain enrollment periods can delay coverage or result in penalties in some situations.

2 Assuming Medicare covers everything

Medicare doesn't cover every healthcare expense. You may be responsible for deductibles, copayments, and coinsurance.

3 Not checking your doctor network

Before enrolling, verify that your preffered doctors, specialists, and hospitals participate in your chosen plan.

4 Ignoring prescription drug coverage

Prescription drug coverage varies by plan, Review your medications to help ensure they're covered.

5 Choosing a plan based on the monthly premium

A lower premium may come with higher decuctables, copays, or provider network limitations. Consider the total cost of coverage.

6 Not reviewing your coverage every year

Your helath needs, prescriptions, provider networks, and plan benifits change. It's a good idea to review your coverage during Annual Enrollment.

7 Trying to figure everything out alone

Medicare can be confusing. Asking questions and getting guidance can help you make informed decisions that fir your needs.

Tip

The best Medicare plan isn't necessarily the one with the lowest premium, it's the one that fits your healthcare needs, docotrs, medications, and bedget.

Quick Takeaway

Taking a little extra time to understand your options today can help you avaoid costly surprises layer.

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Frequently Asked Questiosn

Answers to the questions we hear the most about Medicare.

Medicare can feel overwhelming, but you don't have to figure it out alone. Here are some of the most common questions and simple answers to help you feel more confident.

When should I enroll in Medicare?

Most people can enroll during their initial enrollment period, which starts 3 months before the month you turn 65, includes your birthday month, and ends 3 months after. There are other enrollment periods throughout the year, see page 7 for details.

Can I keep my current doctor?

It depends on the plan you choose. With Original Medicare, you can see any doctor or hospital that accepts Medicare. Medicare Advantage plans have provider networks, so it's important to check if your doctor is in the network.

Do I need prescription drug coverage?

Medicare Part D (prescription drug coverage) is optional, bit highly recommended. If you don't have creditable coverage, you may pay a late enrollment penalty if you join a plan later.

What's the difference between Medicare Advantage and Medigap?

Medicare Advantage (Part C) is an all-in-one plan that includes Part A, Part B and often Part D, with extra benefits. Medigap works with Medicare to help pay out-of-pocket costs.

Can I change my plan later?

Yes! You can make changes during the Annual Enrollment Period (Oct. 15 - Dec. 7) or, if you have a Medicare Advantage plan, during the Medicare Advantage Open Enrollment Period (Jan. 1 - March 31). Other situations may qualify for a Special Enrollment Period.

Does Medicare cover dental and vision?

Original Medicare does not cover routine dental care or most vision care. Many Medicare Advantage plans include additional benefits for dental, vision, hearing, and more.

Need More Answers?

Every Every situation is unique. I'm here to help you understand your options and choose the coverage that's right for you.

I'M HERE TO HELP

Let's make Medicare simple together.

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Preparing for Your Medicare Appointment

Have these items ready to make your appointment as productive as possible.

The more information we have, the easier it is to compare your options and find the coverage that best fits your needs and budget.

PERSONAL INFORMATION

Have:

- Medicare Card (if you have one)
- Government issued photo ID
- Date of birth

CURRENT INSURANCE

Have:

- Current health insurance cards
- Employer or retiree coverage information (if applicable)
- Prescription drug plan information (if applicable)

PRESCRIPTION MEDICATIONS

Have a current list of:

- Prescription medications
- Dosages
- Preffered pharmacy

DOCTORS AND SPECIALISTS

Write down:

- Primary care physician
- Specialists you want to continue seeing
- Preffered hospitals

QUESTIONS TO ASK

Examples:

- Which plan fits my healthcare needs?
- Are my doctors in network?
- What will my estimated costs be?
- Do I need prescription drug coverage?

BUDGET AND COVERAGE PRIORITIES

Think about:

- Monthly premium budget
- Preffered doctors
- Travel plans
- Dental, vision, or hearing needs

WHAT WE'LL REVIEW TOGETHER

During your consultation, we'll:

- Review your Medicare eligibility
- Compare your coverage options
- Check your doctors and prescriptions
- Discuss costs and benifits
- Answer your questions

Broker Tip

The more prepared you are, the easier it is to compare your options and choose coverage that fits your needs and budget.

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Let's Connect!

Guiding you to coverage that gives you peace of mind.



Choosing Medicare and helth insurance can feel overwhelming. You don't have to do it alone.

I'm here to listen, answer questions, and help you find coverage that fits your healthcare needs and bedget so you can feel confident about your future.

Meet Elena

I'm an insurance broker with years of experince helping individuals and families find the right coverage.

I work for you, not the insurance companies, so I can help you compare options and make informed decisions with confidence.

My mission is simple: to provide caring, honest guidance and ongoing support every step of the way.

I Can Help You With

- HEALTH INSURANCE
- MEDICARE
- COVERED CALIFORNIA
- DENTAL INSURANCE
- VISION INSURANCE
- TRAVEL INSURANCE

Ready to Get Started?

Schuedule your **FREE** Medicare consultation.

Scan the QR code to book your appointment at a time that works best for you!

Or visit:
https://tinyurl.com/bookwithelenavaca

Let's Talk!

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www.simplycovered-now.com

My promise is to help you understand your options and find coverage that brings you security, confidence, and peace of mind.

Thank You!

Thank you for taking the time to learn about Medicare. I look forward to helping you and your loved ones find coverage that fits your life today, and in the future.