

"ASK DAVE" ABOUT MEDICARE



By David Morrison,
Medicare Education
Services

Every month we answer questions from our readers about Medicare. If you would like to submit a question, go to: MedicareEducationServices.com/AskDave

What does Medicare Cost?

– Karen from Gilbertsville

There are several costs associated with Medicare. Here is a basic breakdown.

Medicare Part A - Is typically free, if you or a spouse has worked 40 quarters (10 Years).

Medicare Part B - This is \$170.10/month in 2022. There are two ways that this cost will vary.

1. If someone has Medicare and Medicaid, Medicaid will pay the Part B premium on your behalf.

2. As someone's income increases, there will be a higher premium for Part B. Medicare will look at your income from 2 years before the current year.

Medicare Part C (Also known as Medicare Advantage) — There are many zero-dollar options for these plans that are offered through private insurance.

Medicare Part D — Prescription Drug Plans — There is a premium that you pay to a private insurance company.

Medicare Supplement — There is a premium that you pay to a private insurance company.

With these different cost variables, Medicare can cost different amounts depending on your income and home you customize your plan.

To contact David Morrison, please call 484.424.5222 and visit www.MedicareEducationServices.com.



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LOOKING FOR GUIDANCE WITH MEDICARE? We Help People Choose the Right Medicare Plan.

Talk With Us for A No-Obligation, No-Hassle Consultation.



David Morrison

INSURANCE AGENCY - SPECIALIZING IN MEDICARE FOR RESIDENTS IN SOUTHEASTERN PA

- ✓ When people become eligible for Medicare, they are often confused about what coverages they are eligible for, and what their options are.
- ✓ Our mission is to educate you on how Medicare works for you and identify plans that work with Medicare to ensure you have a robust retirement benefit plan that you can rely on.
- ✓ Whether it is a Medicare Advantage Plan, a Medicare Supplement Plan and/or a Prescription Drug Plan, at Medicare Education Services, we want you to Know Your Choices.



MEDICARE ENROLLMENT

If you're turning 65 soon, it's time to think about what Medicare plan is right for you.

If you are already enrolled but would like to review your options, we can help with that too!

MEDICARE ADVANTAGE

When you want a little extra coverage - like dental, vision, and hearing care - a Medicare Advantage plan might be right for you.

Contact Us to find out if it would be to your advantage to have a Medicare Advantage plan!

MEDICARE SUPPLIMENTS

Original Medicare pays for many healthcare services, but they do not cover everything.

A Medicare Supplement (AKA "Medigap") plan can help to cover the things that original Medicare does not.

MEDICARE PART D

Even if you don't currently take prescription drugs, it is our recommendation that everyone enroll in a plan.

Like Part B, a PDP comes with a late enrollment penalty, which you would be required to pay for the rest of your life.

Contact us today to schedule a FREE, No-Obligation Consultation!

484.424.5222 • david@medicareeducationservices.com • www.MedicareEducationServices.com