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MedicareManny
Manny Leon · Licensed Florida Agent

Your Medicare Starter Guide

What you need to know when you turn 65 — in plain English, no fine print and no pressure.

Written by **Manny Leon**, a licensed Florida insurance agent. This guide is **educational and free**. Reading it costs you nothing.

THE BASICS

What Medicare is, in plain words

Medicare is the federal government's health insurance for people 65 or older — and for some people under 65 with certain disabilities. It has four parts, and each one covers something different.

A

Hospital

Covers hospital stays, care in a skilled nursing facility, and home health care. For most people who worked and paid taxes long enough, Part A has no monthly premium.

B

Medical

Covers doctor visits, tests, medical equipment, and preventive services. Part B does have a monthly premium, which is almost always taken out of your Social Security check.

C — Medicare Advantage

These are plans from private companies approved by Medicare that combine Part A and Part B into one plan. Many also include drug coverage and other benefits.

D — Prescriptions

This is prescription drug coverage. It can come inside a Medicare Advantage plan, or be bought separately if you stay with Original Medicare.

YOUR DATES

When you need to sign up

This is the part that confuses people the most — and the part that costs the most if you get it wrong. Your **first chance** to sign up lasts **seven months**: the three months before your birthday month, your birthday month, and the three months after.

-3	-2	-1	🎂 Your month	+1	+2	+3

Before you turn 65 — After you turn 65

Agent tip: sign up in the **first three months**, not the last. If you wait until the end, your coverage can start later and you're left a few weeks without insurance.

And there's another date to write down: every fall, **from October 15 to December 7**, anyone with Medicare can review their plan and change it for the coming year. Plans change every year, so it's worth reviewing even if you're happy.

THE APPLICATION

How to apply — free and online

Here's what almost nobody explains: **applying for Medicare costs nothing**. You do it directly with Social Security, online, and it takes about fifteen minutes. No one should charge you to fill out that application.

1. **First, check if you're already enrolled automatically.**
   If you already receive your Social Security check before turning 65, your Medicare card arrives in the mail on its own. You don't have to do anything.

2. **If you're not getting a check yet, you do need to apply.**
   The application is on the Social Security website, ssa.gov, or by calling 1-800-772-1213.

3. **Have this ready before you start.**
   They'll ask for basic information about you and your work history.

4. **Save your confirmation number.**
   When you finish, you get a receipt. Keep it until your card arrives.

- ✓ Your Social Security number
- ✓ Your date and place of birth
- ✓ If you were born outside the U.S., your residency or citizenship information
- ✓ The name of your current employer, if you still work
- ✓ If you have health insurance through your job or your spouse's job, that information

Don't speak English well, don't read well, or not comfortable with computers? That's where I come in. I read you the questions, translate, and fill out the application with you right beside me. You answer and you confirm. That doesn't cost you anything either.

SPECIAL CASE

If you'll keep working past 65

Many people keep working past 65, and here the answer is no longer the same for everyone. If you have health insurance through your job — or through your spouse's job — in many cases you can wait to enroll in Part B without a penalty.

But that **depends on the size of the company** and on what kind of coverage you have. A small company doesn't work the same as a large one, and a retiree's insurance doesn't count the same as an active employee's.

⚠️ Don't guess on this one

Waiting without having coverage that qualifies is the mistake that can cost you a **lifelong penalty**. Before you decide, confirm your case with Social Security or an agent. I'll review it for free.

THE DECISION

The two paths: Original or Advantage

Once you have Medicare, the big decision comes: stay with Original Medicare or choose a Medicare Advantage plan. There isn't one that's best for everyone. There's one that's best **for you**.

Original Medicare

- Parts A and B, directly with the government
- You can go to almost any doctor or hospital that accepts Medicare
- Prescriptions are covered separately, with a Part D plan
- Many people add a supplement policy to help with what Medicare doesn't pay

Medicare Advantage

- A plan from a private company approved by Medicare
- Combines your coverage into one plan, and many include prescriptions
- Works with a network of doctors and hospitals
- Benefits and costs change depending on the county where you live

That's why I'll never tell you over the phone which plan is best without first checking three things: **your doctors**, **your medications**, and **your ZIP code**. Without those three, any recommendation is a shot in the dark.

WATCH OUT

Three mistakes that cost money

1. Letting your seven-month window pass

Signing up late without other coverage that qualifies can mean a penalty that stays with you for life, month after month.

2. Choosing a plan without checking your medications

Two plans that look almost identical can cover your medications very differently. That difference is paid at the pharmacy every month.

3. Not reviewing your plan every fall

Plans change every year: the doctor network, the covered drugs, and the costs. The plan that was perfect this year may not be next year.

BEFORE YOU SIGN

The 5 questions to ask your agent

Before you sign anything, ask whoever is helping you these five questions. A good agent answers all of them, calmly and without rushing.

QUESTION 1

Are my doctors in this plan's network?

Have them verify it in front of you, by the name of each doctor.

QUESTION 2

Are my medications covered, and how much would I pay for each?

Bring the full list, with the doses.

QUESTION 3

What's the most I could pay in a bad year?

Don't just ask about the premium. Ask about your out-of-pocket maximum.

QUESTION 4

What happens if I get sick while traveling?

Important if you travel to another state or spend time away.

QUESTION 5

Will you take care of me after I enroll?

The most important one of all. A real agent answers the phone in January, not just in December.

Questions? Call me.

I review your case, your doctors, and your medications with you, in English or Spanish, at no cost. If you decide it's not for you afterward, that's fine — the guidance is free either way.

📞 **Call (786) 344-5492**

💬 **Message me on WhatsApp**

🌐 **medicaremanny.com**

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I serve clients in English and Spanish, throughout the state of Florida.