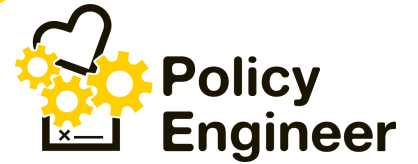


License Number #6001346123



NEW TO MEDICARE

How to Enroll in Medicare?

2023

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About us

We started Policy Engineer Insurance Solutions with two core commitments.

We have committed to constantly educating the world on how to protect themselves from the risks they can't afford on their own.

Secondly, we seek technological innovation to give you back control and the ability to enroll with America's many top insurance products online from the comfort of your home.

We are building a company that cares about you and hope to earn the right to call you our client.

All the best,

Chris & Matt Franchina
Licensed agents & Co-
Founders



Newest updates

- Part A premiums, deductibles, and coinsurance also increased in 2023. (see page
- Medicare's Part B standard premium & deductible decreased for 2023. Part D decreased as well.
- Medicare's Part B and D income brackets for high-income premium adjustments start at \$97,000 for a single person, and the high-income adjustment amount for Part B and Part D decreased in 2023.
- Beginning January 1, 2023, Medicare will offer a new benefit that helps you continue to pay for your immunosuppressive drugs beyond 36 months. In 2023, the immunosuppressive drug premium will start at \$97.10.

Are you eligible for Medicare?

- **Age:** 65 and older.
- **Disability:** Under 65 and receiving Social Security Disability Insurance (SSDI) payments for more than 24 months.
- **Illness:** Any age with end-stage renal disease or ALS.
- **Residency:** U.S. citizen or permanent resident for five consecutive years.



If you have Social Security when you turn 65

You will be automatically enrolled in Medicare part A. You will receive your Medicare card three months before your birthday. You will typically need to enroll in part B (See below).

If you don't receive Social Security income when you turn 65

You will need to sign up for Medicare.

Three Ways to Join Medicare:

- 1. You can apply online at: www.ssa.gov**
- 2. Call Social Security at 1-800-772-1213 (TTY 1-800-325-0788) to apply over the phone or to request an application**
- 3. Apply at your local Social Security office**

How to sign up for Medicare?

1. You can apply online at: www.ssa.gov
2. Call Social Security at 1-800-772-1213 (TTY 1-800-325-0788) to apply over the phone or to request an application
3. Apply at your local Social Security office

Sign up for Additional Medicare plans

1. With our Medicare plan finder tool, you can review the available plans in your zip code. Determine the type of insurance you need by entering your doctors, prescriptions, etc...
2. Check the star rating when selecting a Medicare plan. These ratings are updated every year and will help you review them.
3. Complete an online application yourself or schedule a virtual meeting to enroll with a licensed insurance agent from Policy Engineer.

<https://policyengineer.com/medicare/>



Enrollment Periods

- **Initial Enrollment Period:** Lasts for seven months. Your sign-up window is from 3 months before your birth month when you turn 65, to 3 months later. You may have to enroll in Medicare Part A and Part B during this sign-up window to avoid penalties.
- **Annual Enrollment Period:** Anyone can use the Annual Election Period (AEP) to change their Medicare coverage - from October 15 to December 7.
- **Open Enrollment Period:** January 1 to March 31.
- **Lock-in Period:** April 1 to December 31.
- **Special Enrollment Period:** Special circumstances within the year.
- **Medicare Birthday Rule:** The Medicare birthday rule allows consumers to change to an equal or lesser benefit Medigap policy within a 60-day window without medical underwriting.
- **Trial Rule:** This allows you to try a Medicare Advantage plan for up to 12 months, then switch back to the Original Medicare and a Medicare Supplement Plan.

Join Our Webinar Or Hybrid Event

Join Policy Engineer Live for a Medicare 101 Educational Webinar


Scan or Click the QR
code to register



- **Walk away with a clear idea of which Medicare plan is suitable for you and your family.**
- **Learn how to avoid the top 7 reasons people end up overpaying by thousands over the years on Medicare insurance and co-pays.**

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