

Welcome to the Help465 Medicare Academy

Medicare Doesn't Have to Be This Confusing.

Whether you're approaching your 65th birthday, preparing to retire, helping a loved one, or simply trying to understand your Medicare options, welcome.

The Help465 Medicare Academy was created with one simple goal:

To help you understand Medicare before you make one of your most important healthcare decisions.

Unlike many Medicare websites, the Academy isn't designed to overwhelm you with insurance terminology or pressure you into making a quick decision.

Instead, we've organized Medicare into simple, easy-to-follow lessons that build upon one another.

Learn at your own pace.

Ask questions.

Take notes.

Return anytime.

Because we believe...

Education Always Comes Before Enrollment.

How the Academy Works

The Academy is divided into six lessons.

Each lesson builds on the previous one and focuses on a specific part of your Medicare journey.

By the end of the Academy, you'll understand the foundations of Medicare, the choices available to you, common mistakes to avoid, and how to make confident healthcare decisions.

Lesson 1

Turning 65: Everything You Need to Know Before You Enroll

Estimated Time: 10–15 Minutes

In This Lesson

You'll learn:

- Who qualifies for Medicare
- The four parts of Medicare
- What happens when you turn 65
- Whether you're automatically enrolled
- Understanding your Initial Enrollment Period
- The first decisions you'll need to make

By the End You'll Know

- ✓ The basics of Medicare
 - ✓ What steps to take before enrolling
 - ✓ Where to begin your Medicare journey
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Lesson 2

Medicare Advantage vs. Medicare Supplement

Estimated Time: 12–15 Minutes

In This Lesson

You'll learn:

- The difference between Medicare Advantage and Original Medicare
- How Medicare Supplement plans work
- Provider networks
- Prescription drug coverage

- Monthly costs versus total healthcare costs
- Which questions you should ask before deciding

By the End You'll Know

- ✓ The two primary ways people receive Medicare benefits
 - ✓ The advantages and tradeoffs of each approach
 - ✓ How to compare your options more confidently
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Lesson 3

Seven Medicare Mistakes That Could Cost You Money

Estimated Time: 10 Minutes

In This Lesson

You'll learn:

- The most common Medicare mistakes
- How to avoid enrollment problems
- Why doctors and prescriptions matter
- Why advertisements don't tell the whole story
- How to compare plans the smart way

By the End You'll Know

- ✓ How to avoid common Medicare pitfalls
 - ✓ Why preparation leads to better decisions
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Lesson 4

Understanding Medicare Enrollment Periods

Estimated Time: 12 Minutes

In This Lesson

You'll learn:

- Initial Enrollment Periods
- Special Enrollment Periods
- Annual Enrollment Period
- Medicare Advantage Open Enrollment
- Retirement after age 65
- What happens if you move

By the End You'll Know

- ✓ Which enrollment period applies to your situation
 - ✓ How to avoid missing important deadlines
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Lesson 5

Understanding Medicare Costs

Estimated Time: 12–15 Minutes

In This Lesson

You'll learn:

- Premiums
- Deductibles
- Copayments
- Coinsurance
- Prescription drug costs
- Financial assistance programs

By the End You'll Know

- ✓ How Medicare costs work together
- ✓ Why the lowest premium isn't always the lowest cost
- ✓ What financial assistance may be available

Lesson 6

Putting It All Together

Estimated Time: 15 Minutes

Congratulations...you've learned the fundamentals of Medicare.

Now it's time to bring everything together.

In this lesson, you'll learn how to:

- Compare your Medicare options
- Organize your healthcare priorities
- Prepare for a Medicare consultation
- Ask the right questions
- Feel confident about your decisions

You'll Complete

Your personal Medicare preparation checklist.

Your medication worksheet.

Your doctor checklist.

Your Medicare questions list.

By the end of this lesson, you'll be prepared to compare Medicare coverage based on your own healthcare needs...not someone else's.

The Help465 Method™

Throughout the Academy, you'll learn our simple four-step approach to understanding Medicare.

1. Learn

Build a strong foundation by understanding how Medicare works before making decisions.



2. Compare

Review your doctors, prescriptions, healthcare needs, budget, and available Medicare options.



3. Choose

Select the Medicare coverage that best fits your individual circumstances and long-term healthcare goals.



4. Review

Revisit your Medicare coverage each year to ensure it continues to meet your healthcare needs as your life and available plans evolve.

This is the Help465 Method:

Learn. Compare. Choose. Review.

Academy Features

Throughout each lesson you'll find helpful learning tools designed to make Medicare easier to understand.

Medicare Minute

Quick educational tips that explain important Medicare concepts in under a minute.

Help465 Heads-Up

Important reminders about common mistakes and things you should know before making Medicare decisions.

Myth vs. Fact

Helping separate common misconceptions from factual Medicare information.

Helpful Medicare Terms

Simple definitions that explain Medicare terminology in plain English.

Key Takeaways

A quick summary at the end of each lesson highlighting the most important points.

Graduation

Congratulations!

You've completed the Help465 Medicare Academy.

You now have a stronger understanding of Medicare than most people do before making enrollment decisions.

Whether you're enrolling for the first time, reviewing your current coverage, or helping a loved one navigate Medicare, you've taken an important step toward making informed healthcare decisions.

Knowledge builds confidence.

Confidence leads to better decisions.

What's Next?

The Academy teaches Medicare.

The next step is applying what you've learned to your own situation.

Every person's healthcare needs are different.

Your doctors.

Your prescriptions.

Your retirement plans.

Your budget.

Your travel habits.

These all influence which Medicare options may be the best fit for you.

If you're ready to discuss your personal situation, Help465 is here to help.

No pressure.

No confusing jargon.

Just honest guidance, trusted advice, and genuine care.

Because we believe the best Medicare decisions begin with understanding.

Welcome to Help465.