Help465 Medicare Academy

Lesson 1: Welcome to Medicare

Understanding the Basics Before You Turn 65

Estimated Time: 10–15 Minutes

Skill Level: Beginner

Welcome to Lesson 1

Welcome to the Help465 Medicare Academy.

If Medicare seems confusing, you're not alone.

Many people approaching age 65 feel overwhelmed by advertisements, mailers, television commercials, and conflicting advice from friends and family. Before long, it can seem like everyone has an opinion about what you should do.

Our approach is different.

We're not here to rush you into a decision.

We're here to help you understand Medicare first.

By the end of this lesson, you'll understand what Medicare is, who qualifies, how it's organized, and what your next steps may be.

Let's begin.

Lesson Objectives

By the end of this lesson, you will be able to:

✔ Understand what Medicare is.

✔ Know who is generally eligible.

✔ Identify the four parts of Medicare.

✔ Understand what happens when you turn 65.

✔ Know the next step in your Medicare journey.

What Is Medicare?

Medicare is a federal health insurance program.

It was created to help provide health coverage primarily for:

- People age 65 and older
- Certain younger individuals with qualifying disabilities
- Individuals with certain qualifying medical conditions

For many people, Medicare begins a new chapter of healthcare coverage.

Understanding how it works before enrolling can make the process much less stressful.

Medicare Minute

You don't have to become a Medicare expert overnight.

The goal is simply to understand enough to make informed decisions when the time comes.

Meet the Four Parts of Medicare

One reason Medicare seems complicated is because people hear about "Part A," "Part B," "Part C," and "Part D."

Let's simplify that.

Part A

Think of Part A as your **hospital coverage**.

It generally helps pay for:

- Hospital stays
- Skilled nursing facility care under qualifying circumstances
- Hospice care
- Certain home health services

Part B

Think of Part B as your **medical coverage**.

It generally helps cover:

- Doctor visits
- Preventive services
- Outpatient care
- Medical equipment
- Many medically necessary healthcare services

Part C

Part C is also called **Medicare Advantage**.

Instead of receiving your Medicare-covered benefits directly through Original Medicare, you receive them through a private insurance company approved by Medicare.

Many plans combine hospital, medical, and prescription drug coverage into one plan and may include additional benefits.

We'll cover this in much greater detail during Lesson 2.

Part D

Part D helps cover prescription medications.

Coverage varies depending on the plan you choose.

We'll explore prescription drug coverage in a future lesson.

What Happens When You Turn 65?

For many people, turning 65 is when Medicare eligibility begins.

That doesn't necessarily mean everyone enrolls the same way.

Some people are already receiving Social Security benefits.

Others are still working.

Some are retired.

Others continue receiving employer health insurance.

Your next steps depend on your individual circumstances.

Help465 Heads-Up ⚠️

Don't assume your friend's Medicare experience will be the same as yours.

Medicare decisions are personal, and the right path depends on your own healthcare needs, employment, and coverage.

Why Planning Ahead Matters

One of the best things you can do is begin learning before you're required to make decisions.

When you understand Medicare ahead of time, you'll have more confidence to:

- Compare your options.
- Ask better questions.
- Avoid common mistakes.
- Make informed decisions without feeling rushed.

Knowledge removes uncertainty.

Myth vs. Fact

Myth: Medicare is too complicated for most people to understand.

Fact: Medicare becomes much easier when it's explained one step at a time.

That's exactly why this Academy exists.

Helpful Medicare Terms

Original Medicare — Medicare Part A and Part B provided by the federal government.

Medicare Advantage — A private health plan approved by Medicare that provides your Medicare-covered benefits.

Prescription Drug Plan (Part D) — Coverage that helps pay for many outpatient prescription medications.

Enrollment — The process of signing up for Medicare coverage.

Quick Knowledge Check

Let's see what you've learned.

1. Medicare is primarily designed for:

☐ Everyone over age 50

☐ People age 65 and older, along with certain younger individuals who qualify

☐ Anyone with private health insurance

Answer: People age 65 and older, along with certain younger individuals who qualify.

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2. Which part of Medicare generally helps cover hospital care?

☐ Part A

☐ Part B

☐ Part D

Answer: Part A.

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3. Which part of Medicare helps cover prescription medications?

☐ Part B

☐ Part C

☐ Part D

Answer: Part D.

What You Learned

Congratulations!

You've completed Lesson 1.

Today you learned:

✅ What Medicare is.

✅ Who generally qualifies.

✅ The four parts of Medicare.

✅ Why turning 65 is an important milestone.

✅ Why learning before enrolling leads to better decisions.

Before You Continue

Take a moment to think about these questions:

- Will you still be working after age 65?
- Do you already receive Social Security benefits?
- What doctors are important to you?
- What prescription medications do you currently take?

Don't worry if you don't know all the answers yet.

We'll build on these questions throughout the Academy.

Continue to Lesson 2

Medicare Advantage vs. Medicare Supplement

Now that you understand the foundation of Medicare, it's time to learn about one of the biggest decisions most people make:

How do you want to receive your Medicare benefits?

In Lesson 2, we'll compare Medicare Advantage and Medicare Supplement plans, explain how they work, and help you understand the questions you should ask before choosing either option.

Remember...

You don't have to memorize Medicare.

You only need to understand it well enough to make confident decisions.

That's why we're here.

Next Lesson

Lesson 2: Medicare Advantage vs. Medicare Supplement