

MEDICARE FACTSHEET

11 COMMON MYTHS BUSTED

1

Myth: Medicare will cover all my medical expenses.

Fact: Only 80% of your bill is covered, not including hearing, dental, or vision.

2

Myth: Adults older than 65 can enroll at any time.

Fact: You must enroll during your Initial Enrollment Period to avoid penalties.

3

Myth: My costs won't change once I am enrolled.

Fact: Medicare costs and coverage change year to year.

4

Myth: Medicare will cover any long-term care.

Fact: Medicare covers up to 100 days, with only 20% being completely covered.

5

Myth: I can enroll in Medicare when I retire.

Fact: You must be turning 65 and in your Initial Enrollment Period.

6

Myth: Medicare is free.

Fact: Medicare Part A may be free, but there are premiums for Parts B, C and D.

7

Myth: Medicare doesn't cover prescription drugs.

Fact: While Original Medicare does not, Medicare Part D is for drug coverage.

8

Myth: Medicare and Medicaid are the same thing.

Fact: Medicaid is a low-resource assistance program. Medicare is for 65 and older.

9

Myth: I can't get Medicare if I never worked.

Fact: If your spouse worked for 10 years, you also qualify for free Medicare Part A.

10

Myth: Medicare costs are the same for everyone.

Fact: Both Original Medicare and Advantage Plans vary in premium prices.

11

Myth: Medicare Advantage Plans are better than Original Medicare.

Fact: There are many factors that determine which option is better for you.



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