

The Basics of Medicare

Learn the parts of Medicare, how it works, and what it costs.



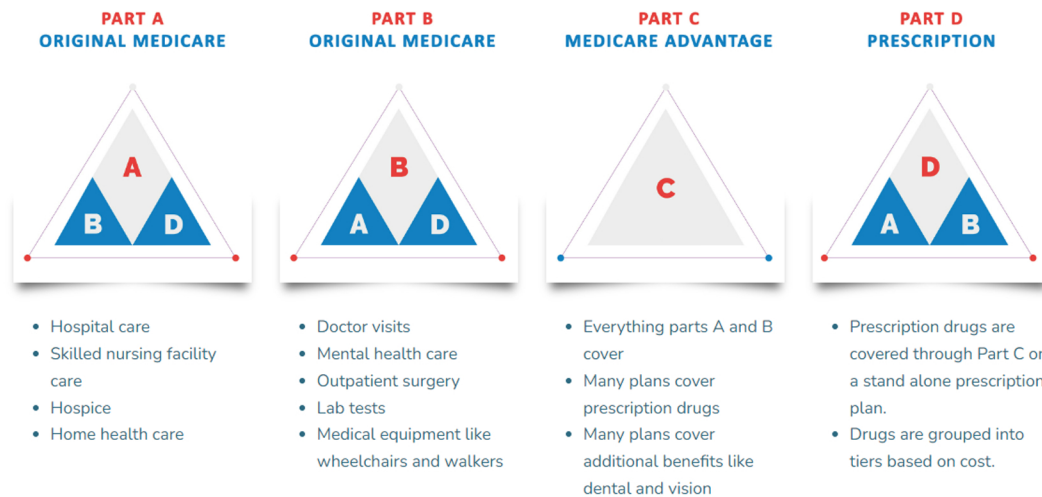
Are you new to Medicare and have questions?

Medicare is health insurance for people 65 or older. You're eligible to sign up for Medicare 3 months before you turn 65, and 3 months after, giving you a 7 month window to enroll. You may be eligible to get Medicare earlier if you have a disability.

The basics of Medicare begin with the two "Parts" that make up Original Medicare, Part A & B. After basic coverage is acquired, you have options. Let's explore the fundamentals.



All Parts of Medicare are regulated by the federal government. Only Parts A & B are also provided by the government. Parts C & D are provided by Private Insurance.



Your Initial Enrollment Period (IEP) is 7 months long. It includes your 65th birthday month plus the 3 months before and the 3 months after. It begins and ends 1 month earlier if your birthday is on the first of the month. You may enroll in Part A, Part B or both.



Our Birthday Gift to You - Simplified Medicare!



Comparing the Costs

Medicare Costs and Premiums



How much does Medicare cost? Do you have to pay for Medicare? Is Medicare Part B free? What will be my Medicare premiums in 2026?

These are very common questions about the costs for Medicare. The costs for Medicare Part B and Part D, as well as additional coverage, are something that many don't anticipate. It can surprise you when you turn 65 and learn that Medicare is not free.

So, do you have to pay for Medicare? Yes, most people do pay Medicare premiums. Fortunately, it's fairly easy to put together a Medicare cost estimate so that you can plan ahead.

2026 Medicare Costs at a Glance

The cost for Medicare Part A for most people is usually zero. If you've worked 10+years (40 quarters) in the U.S., you have already paid for Part A via payroll taxes. 99% of beneficiaries qualify for free Part A.

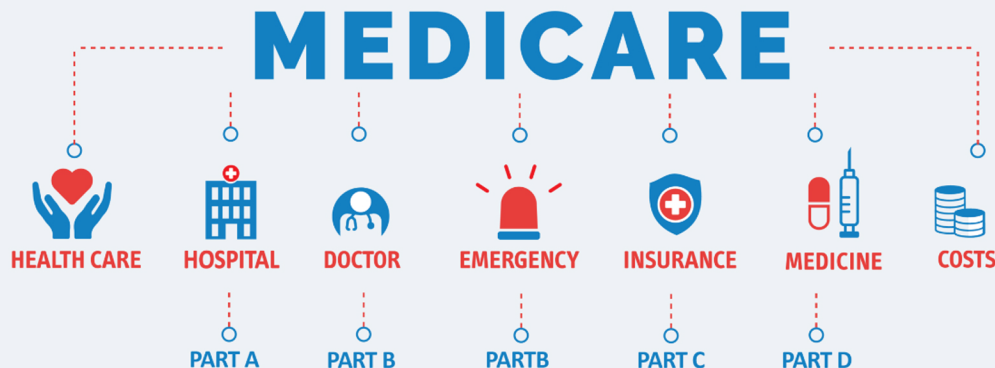
- If you have to buy Part A, the cost for Medicare Part A will be \$565/month. People with less than 40 quarters work experience but more than 30 quarters can get a pro-rated premium of \$311/month.

To be eligible to buy Part A, you must have been a legal resident or have had a green card for at least 5 years.

Should you have a hospital stay, your Part A Deductible will be \$1,736 per benefit period (60 days) in 2026.

Parts	Costs
Part A Premium	Premium-free with qualifying work history; \$565/month without
Part A Deductible	\$1,736 deductible for each benefit period
	Days 1-60: \$0 coinsurance for each benefit period
	Days 61-90: \$434 coinsurance per day of each benefit period
	Days 91 and beyond: \$868 coinsurance per each "lifetime reserve day" after day 90
	Beyond lifetime reserve days: All costs
Part B Premium (monthly)	The standard Part B premium amount is \$203 (high earners pay more)
Part B Deductible	\$283 per year and then 20% of the Medicare-approved amount

Medicare shouldn't be overwhelming.
We simplify the information and help you find the right plan.



Medicare. It's What We Do For You.



Call to Get Started
713-703-7066