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Medicare Made Easy

What is Medicare? Who is Eligible?

- A federal program offering health insurance to U.S. citizens and legal residents.
- Must meet one of the following requirements:
 - Age 65 or older, younger than 65 with a qualifying disability
 - Any age with a diagnosis of end-stage renal disease or ALS

What Does Medicare Cover?

- **Original Medicare** (Parts A & B)
 - **Part A** – Covers inpatient hospital and skilled nursing care
 - **Part B** – Covers doctor visits and outpatient care
- You can choose private plans to get more coverage
 - **Part D** – Prescription drug plans
 - **Medicare Supplement Insurance** – Helps pay out of pocket costs of Original Medicare
 - **Medicare Advantage Plans** – A combination of Parts A and B that often include prescription drug coverage and other benefits not included with Original Medicare.

How Do I Choose?

Answering the following questions about your needs will help you see how different coverage options might work for you...

- **Your Health**
 - How often do you go to the doctor?
 - What health problems do you have?
 - What medications do you take regularly?
- **Your Budget**
 - What are you able to pay each month in premiums?
 - Are you comfortable covering co-pays or coinsurance for services?
 - How willing are to accept the risk of high out of pocket costs?
- **Your Preferences**
 - Which doctors, hospitals and pharmacies do you like to go to?
 - How important is access to healthcare while traveling?
 - What other coverage do you have, such as an employer or retiree plan?

To learn more, contact George Popa for a no cost, no obligation Medicare review!