

10,000 A Day: Baby Boomers Make Medicare History

(NAPSA)—Since making their debut in 1946, baby boomers have created tremendous social change in the United States, with their epic numbers and independent spirit impacting everything from politics to pop culture, transforming the makeup of the American family and workforce, and ushering in a new wave of consumerism and societal norms. As the first boomers turn 65 this year, the generation will once again make history.

At a rate of 10,000 a day, or one every eight seconds, boomers are becoming eligible for Medicare, marking the beginning of the largest member surge since the program's inception and creating an even greater need for Medicare education for first-time enrollees.

Those new to the program may feel overwhelmed by the process of sorting through their options for Medicare coverage, but resources are available to help boomers navigate the Medicare maze, notes Tom Paul, chief executive officer of UnitedHealthcare Medicare & Retirement.

"It is critical that boomers, and everyone eligible for Medicare, take the time to educate themselves on all available coverage options in order to make a confident health care decision," said Paul. "As a generation that's been the target of marketing campaigns since childhood, boomers are known for being savvy consumers. They should put those skills to use as they shop for Medicare coverage that will meet their health needs and also fit in their budget."

The first step to being a smart Medicare shopper is to understand the program's four main parts, or the ABCs of Medicare:

- Part A helps pay for inpatient care in hospitals, skilled nursing facilities or hospice and for home health care if certain conditions are met.

- Part B helps pay for medically necessary outpatient services such as doctor visits. Part A and Part B together are referred to as Original Medicare.

- Part C is also known as Medicare Advantage. These plans are offered by private insurers, such as UnitedHealthcare, and are approved by Medicare to provide all Part A and Part B services. These plans often include



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prescription drug coverage and other additional benefits.

- Part D plans are offered by private insurers and provide coverage of both brand-name and generic prescription drugs.

Once they've mastered the basic structure of Medicare, boomers should ask a few key questions to help lead them to the coverage that's right for them:

- What medications do you currently take?

- Are you open to switching doctors, hospitals or pharmacies based on a Medicare Advantage and/or a Part D plan's network?

- Do you want coverage of additional services such as vision or dental care?

- How much are you willing or able to pay out of your own pocket? Are you willing to pay a monthly premium if other out-of-pocket expenses, such as co-pays when you need to visit a doctor, are lower?

- If you enroll in Original Medicare, do you want a Medicare supplement plan, sometimes called a Medigap plan, to help cover the costs that Original Medicare doesn't cover?

Most adults can apply for Medicare during an Initial Enrollment Period that begins three months before the month of their 65th birthday and ends three months following the month of their birthday. All Medicare beneficiaries can make changes to their coverage during the Annual Election Period from Oct. 15 to Dec. 7.

For more information about Medicare, visit www.MedicareMadeClear.com and www.Medicare.gov, or call (800) MEDICARE (TTY 1-877-486-2048) 24 hours a day, seven days a week.