

8-1-4 Medicare 4 Step Guide

Division of The Health Insurance Place

1. Contact [The Health Insurance Place](#) for a free of charge consultation that explains the best way navigate through the Medicare enrollment process.
2. Whether in our office or at your home, The Health Insurance Place will advise you on all parts of Medicare in every Pennsylvania county.
3. We are an independent general agent with regional and national insurance carrier relationships.
4. If you choose to work with our staff, we will help you enroll in a plan that best matches your healthcare needs. (Remember this is a free of charge consultation that will educate you on advantage and supplement plans)

[Click Here to speak with a Medicare Specialist](#)

The Health Insurance Place
814-254-4258
www.thehealthinsuranceplace.com
Serving Central Pennsylvania

Carrier Plans

Regional

- UPMC
- Highmark
- Geisinger

National

- United
- Aetna
- Cigna

More Value for Retirees

- Medicare Consultation
- Medicare Enrollment
- Medicare Advantage
- Medicare Supplements

Benefits Matter



Original Medicare Part A and B

Includes Part A (inpatient/hospital coverage) and Part B (outpatient/medical coverage). You will receive a red, white, and blue card to show your providers when receiving care. Original Medicare does not cover Part D prescription drugs, dental, hearing, or vision.

Medicare Advantage Plans

Known as Medicare Part C. Advantage plans are administered through private insurance companies. Medicare Advantage plans cover your Medicare Part A and Part B, and offer Part D Prescription Drug coverage. They typically add extra benefits such as: hearing, routine vision & dental, or health wellness programs. To be eligible for Medicare Part C.

- You must have Medicare Part A and Part B
- Live in the service area of the Medicare Advantage Plan you are considering
- Not have end stage renal disease (with some exceptions)

Medicare Supplements

Medicare Supplement Insurance policies (Medigap) help to pay the balance of your Original Medicare Benefits such as:

- Copayments
- Coinsurance
- Deductibles

It is important to understand Medigap does not add Medicare benefits. Medigap only supplements your original Medicare benefits, and generally does not include Part D Prescription Drug coverage.