



MEDICARE

Made Easy (2026)

Basics Of Medicare

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.





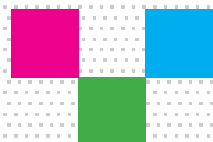
Warren Kolb, RHU, LTCP

- **Native to the Houston area.**
- **Health and Life license since 1988.**
- **Registered Health Underwriter Designation (RHU), and Long-Term Care Professional (LTCP) designation.**
- **I enjoy assisting people with their health care coverage as I know what an impact it makes to people and their families.**
- **My office is located at 8556 Katy Frwy, #101, Houston, TX 77024.**
- **Client tenure – Some active clients date back over 30 years.**
- **I am able to help people with coverage throughout the United States.**

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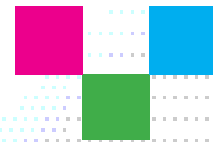
What will we learn in this presentation?

- **Basics of Medicare.**
- **How to avoid penalties.**
- **How do Medicare Supplement, Medicare Advantage and Prescription Drug plans work.**
- **How to elect Medicare.**



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What is Medicare?

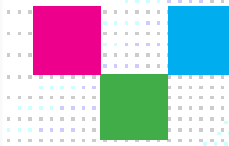


Medicare is for people who are age 65 or older. You can qualify for it at a younger age if you are Social Security Disabled.

- **There are five different parts of Medicare that help cover specific services:**
- **Medicare Part A and B are known as Original Medicare:**
 1. **Medicare Part A: “Hospital Insurance Benefits” – Inpatient Benefits.**
 2. **Medicare Part B: “Supplementary Medical Insurance Benefits” – Outpatient Benefits.**

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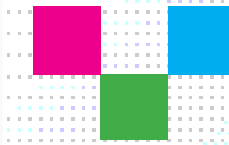
What is Medicare? ... *continued*



- 3. Medicare Part C – Part C regulates and authorizes Medicare Advantage plans:**
- **Medicare Advantage plans are private health plans that provide Medicare Part A and B benefits except for Hospice Care.**
 - **Hospice Care benefits are provided by Original Medicare.**
 - **Medicare Advantage plans may also cover services not covered by Medicare [i.e., dental, vision, hearing, prescription coverage (Part D), over the counter items].**

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What is Medicare? ... *continued*



4. Medicare Part D – Medicare Part D covers prescription drug benefits (self-administered drugs, medications picked up at a pharmacy).

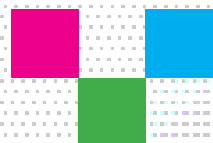
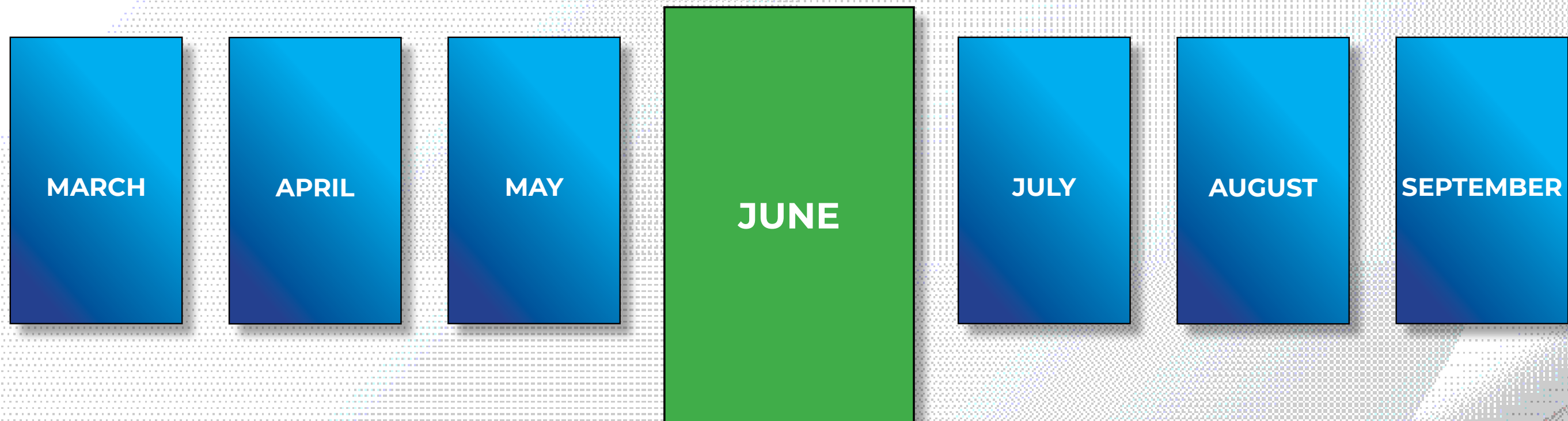
** Part D Plans (Medicare Prescription Drug Plans) are only offered through private insurance companies and some Medicare Advantage Plans.*

5. Medicare Part E – Most people have never heard of Part E. Part E regulates Medicare Supplement insurance plans (a.k.a., Medigap Plans).

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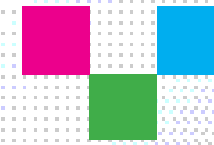
Initial Election Period (IEP) – Turning Age 65

You can enroll in Medicare 3 months prior to your birth month, the month of your birthday, and 3 months after your birth month.



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Medicare Part A and B Enrollment



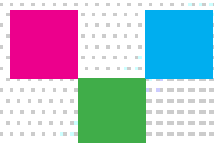
- **If you are either already receiving Social Security Income or if you enroll in Social Security Income before age 65 you will be automatically enrolled in Part A and B. If you do not want Part B you will need to notify Social Security.**
- **You cannot decline Medicare Part A if you are receiving Social Security Income.**

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Medicare Restrictions on Health Savings Accounts (HSA)

IMPORTANT!

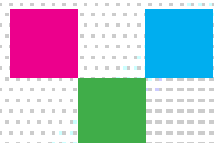
- If you are either making or receiving contributions to a Health Savings Account (H.S.A.) you CANNOT be enrolled in Part A.
- If you have a balance in a H.S.A. you can keep it.
- Also, know that if you make an election for Part A and you are age 65+ that Medicare will retro your effective date to six months earlier. This can have a negative effect on H.S.A. contributions.



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As you have H.S.A. funds available know that you can use those funds for the following Medicare Expenses:

- Medicare Part B premiums.
- Medicare Part C (Medicare Advantage Premiums).
- Medicare Part D premiums.
- You CANNOT pay for Medicare Supplement premiums from an H.S.A.



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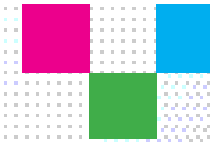
Costs for Medicare Part A (Hospitalization Coverage) – Single

Costs for Medicare Part A (2026):

- If you have worked for 40 quarters in the United States, there is not a charge.
- If you have worked 30 – 39 quarters in the United States, it is \$311 monthly.
- If you have worked less than 30 quarters in the United States, it is \$565 monthly.

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Costs for Medicare Part A (Hospitalization Coverage) – Married



If spouses do not have 40 quarters of work history:

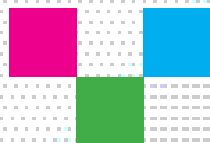
- **If a person has not worked 40 quarters in the United States they will need to make an appointment with Social Security.**
- **If a person has a spouse that has 40+ quarters of work history in the United States, they will be provided Part A at no charge.**
- **Social Security will ask for a copy of the marriage certificate.**

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If you are working, is Medicare Primary or Secondary?

The employee size of your employer on January 1st of each year determines if Medicare will be Primary or Secondary coverage:

- **20+ Employees**
 - If you are eligible for Medicare (age 65+), and participate in your employers medical plan, it will be primary for you and Medicare will be secondary.
 - Under age 65, Medicare may be primary for some Medicare-eligible active employees with certain medical conditions such as end-stage renal disease (ESRD).



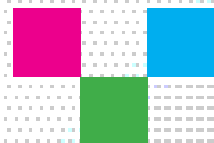
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Primary vs. Secondary . . . *continued*

The employee size of your employer on January 1st of each year determines if Medicare will be Primary or Secondary coverage:

- **Less than 20 Employees**

- If you are eligible for Medicare (age 65+), and participate in your employer's medical plan, your medical plan will be secondary for you and Medicare will be primary.
- **Some insurance carriers require** for you to have Medicare Part A and B if the employer is less than 20 employees. If so, it is likely that a Medicare Supplement or Medicare Advantage plan would be a better option.

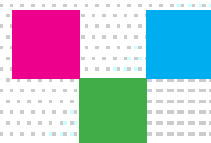


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Should I Enroll In Medicare Part A If My Employer Plan Is Primary?

You Will Want To Enroll In Medicare Part A:

- **If you are not making or receiving contributions to a Health Savings Account.**
Reasons why:
 - **No premium for most people.**
 - **If your employer is over 20 employees, Medicare will pay Secondary and help cover some of your out-of-pocket expense.**
 - **If you need to activate Part B it is very easy to do as you have Part A. If you do not have Part A and you need to elect Part A and Part B it can take up to 90 days.**



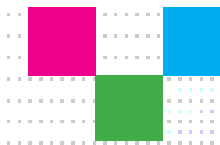
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Why would I not want to enroll in Medicare if I am working and age 65+?

- **If you are enrolled in an employer provided group plan that is not creditable and have Part A, penalties will start for Part D.**

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Medicare Enrollment – Part A & B

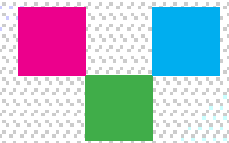


Medicare Part A and Part B start on the first day of the month of a persons 65th birthday. If the birthday is on the 1st day of the month Medicare is effective on the 1st of the prior month.

People that are eligible for \$0 premium Part A can sign up three months prior to age 65 and at anytime after they turn age 65. Just keep in mind that Part A will be retroactive six months prior to the effective date, but not before age 65.

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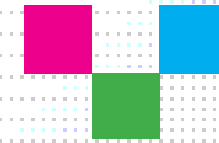
Medicare Enrollment - Part A & B (continued)



- You do not have to sign up for Medicare Part B. If you are satisfied with your employer provided coverage, or are covered by your spouse's employer provided group plan, you can delay enrolling in Medicare Part B.
- You must sign up for Part B if you are wanting to enroll in a Medicare Advantage, Supplement, or a Prescription Drug Plan.
- Please note that there can be a Late Enrollment Penalty (LEP) for not having “other creditable coverage” and not being enrolled in Part B. The penalty is 10% for each year you were eligible for Part B but did not have creditable coverage. Please note that continuation plans (COBRA or State Continuation), Christian Share Plans, and Veterans Plans are not creditable coverage.

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Medicare Part B - Election Periods

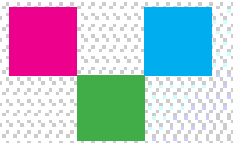


Part B will be active once applied for as long as the application meets the qualifying event requirements:

- **Initial Election Period (IEP) – Turning Age 65.**
- **Special Election Period (SEP) – Losing employer-based coverage.**
- **General Election Period (GEP) – If a person did not enroll timely and did not have other coverage. Can only apply between January 1st and March 31st and coverage will begin the first day of month following enrollment.**

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Medicare Part D (Prescription Drug Coverage)



- If you have employer provided group medical coverage and are covered by a Creditable Health Plan, you do not need to enroll in Medicare Part D. **Make sure you keep a copy of your Annual Creditable Coverage Notification your employer provides you each year.**
- If you are enrolling in Medicare Advantage, a Medicare Supplement or your Employer's Health Plan is not creditable you will want to enroll in a Part D Prescription Plan to avoid the Part D late penalty. Please note that there can be a Late Enrollment Penalty (LEP) for not having "other creditable coverage" and not being enrolled in Part D. **The penalty is 1% for each month you were eligible for Part D but did not have creditable coverage.**

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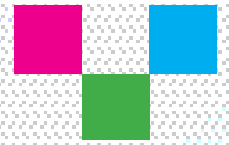
Become familiar with IRMAA

IRMAA stands for Income Related Monthly Adjustment Amount

Social Security has a sliding scale for incomes and the more money someone makes the more they pay for Part B and Part D.

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How is my income used to calculate IRMAA?



- IRMAA is calculated by your income tax return from two years prior (i.e., 2024 income tax return is used to calculate your 2026 Medicare premiums).
- Part D IRMAA is applied when either a Medicare Advantage with Prescription Drug Plan coverage or a Standalone Prescription Drug coverage is purchased.
- If your income has reduced due to a life changing event you can file a Form SSA-44 to request a reduction in IRMAA.

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How much are Part B IRMAA premiums?



Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly
			Premium Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$202.90
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50
Greater than \$205,000 and less than or equal to \$500,000	Greater than \$410,000 and less than or equal to \$750,000	\$446.30	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90

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How much are Part D IRMAA Premiums?



Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$60.40
Greater than \$205,000 and less than or equal to \$500,000	Greater than \$410,000 and less than or equal to \$750,000	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$91.00

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Help for Individuals with Limited Income/Resources

- **Medicaid can provide assistance with:**
 - **Medicare premiums**
 - **Deductibles**
 - **Cost sharing**
 - **Part D prescription drug costs**
- **Call or visit your local Medicaid office for more details.**



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What Coverage is Provided Outside the United States by Original Medicare?

No coverage is provided outside of the United States, except for:

- **First 8 miles on a cruise ship.**
- **If a traveling from the United States, to Alaska, driving through Canada, and a health facility is closer in Canada than the United States.**

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MEDICARE ELECTION PERIODS

- **Initial Election Period** - Turning Age 65.
- **Special Election Period** - Age 65+ and are losing creditable coverage.
- **General Election Period** - Age 65+, do not have Medicare Part B, and do not have a loss of creditable coverage.
- **Medicare Part A** - You can sign up any time after you turn age 65. **Part A coverage is retroactive 6 months from when you sign up.**
No penalty for signing up late.
- **Medicare Part B – Election Periods Apply**
- **Plan on applying 3 months in advance for your Medicare coverage.**

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INITIAL ENROLLMENT PERIOD (IEP)

- **Upon turning age 65 or the 25th Social Security disability check you will qualify for a 7- month window when you can sign up for Medicare:**
 - **3 months before**
 - **65th birthday month**
 - **3 months after**

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Special Enrollment Period (SEP)

- You may qualify for a “Special Enrollment Period” (SEP) that will let you sign up for Part B:
- During any month you remain covered under the group health plan and your, or your spouse’s, current employment continues; or
- In the eight-month period that begins with the month after your group health plan coverage or the current employment it is based on ends, whichever comes first.

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What coverage is needed in addition to Medicare Part A and Part B?

- Medicare Part A and Part B provides good base coverage, but you are exposed to out-of-pocket costs that are unpaid by Medicare.
- A Medicare Advantage Plan, Medicare Supplement and a Prescription Drug plan can provide the additional coverage you need to limit your exposure to unpaid medical claims.
- It is important to know that Medicare does not cover many dental, optical, hearing services and there could be additional expenses if you receive treatment for cancer.
- Reviewing optional coverage for dental, vision, hearing, and cancer can help you understand your potential out of pocket cost and reduce them with additional coverage.

■ Review our next series titled:
■ Which Medicare Plan is Best for Me?

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OPEN FOR QUESTIONS

There is not a charge for our services.

*Feel free to contact our office for a
no obligation Medicare proposal.*

Thank you for your time today.

Warren Kolb

Individual Insurance Solutions, LLC

(713) 322-0040 • warren@individualinsurance.com

www.individualinsurance.com

**For more
information**

