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## Understanding Medicare: Tips for Seniors on How to Choose the Right Coverage

Understanding Medicare and everything that goes with it can be one big puzzle, and for many seniors, figuring out what type of coverage is best for their needs can be overwhelming. Even if you currently have Medicare coverage, you likely still have questions about how it works or what you'll need in order to make changes in the future. Because there are several stipulations that come with this type of insurance, it's important that you're aware of [deadlines](#) and the rules surrounding what exactly will be covered when you need to use it.

The good news is, there are some easy ways to understand Medicare no matter what stage you're in. Having coverage is [essential](#) after a certain age, and once you figure out the best choice, you'll have peace of mind for a long time to come. Think about what your needs are right now, as well as what they might be down the road, then keep these things in mind:

## **Learn About the Different Parts of Medicare**

Medicare has many [different parts](#), including A, B, C, and D, and it's important that you understand what they all do. Most people automatically receive part A — hospital coverage — at the age of 65 if they have paid taxes for a certain number of years, and it typically comes without a premium. Part B is medical insurance and it does come with a premium, but if you aren't yet 65 and are living with a disability, you may qualify for [special coverage](#). Part B covers a broad spectrum of services from doctor visits to ambulance transport. It also pays for some durable medical equipment and mental health treatment. Part D is prescription drug coverage, and comes in handy when you take many medications. There are different plans, and they do not all cover the same drugs.

Do a little research online to find out what is available to you according to your age and the state you live in. And if the Medicare terminology intimidates you, Medicare.org has a [helpful guide](#) to explain everything.

## **Consider a Part C Plan**

Part C (Medicare Advantage) plans, such as those offered by providers [such as Humana](#), can be extremely helpful for seniors who either have a need for a specialist or for dental or prescription coverage, which isn't covered by Medicare Parts A or B. There are certain enrollment periods for these plans and they may differ depending on where you live, so it's a good idea to find out how you can get the process started as soon as possible.

## **Talk to Your Doctor**

If your coverage changes at any time, or if you sign up for a new plan under Medicare, you'll want to talk to your doctor to make sure he still accepts your insurance. While most healthcare providers are fine with Medicare, some services may [not be covered](#), and you don't want to be saddled with a surprise medical bill you weren't expecting. Find out for sure whether your needs will be taken care of before you make any [big changes](#).

## **Plan for the Future**

Even if your health is in good shape now, that could change down the road, so it's crucial that you think about what your needs may be as you grow older. Planning for the future can be difficult, but it's absolutely necessary for seniors who may require [long-term care](#) at some point.

Medicare may help pay for some coverage, but generally won't take care of hospital stays after a certain number of days, and [nursing home stays](#) are typically out-of-pocket expenses. Think about the amounts you may be responsible for and how to start saving for that possibility.

Understanding Medicare and all its parts can be extremely complicated and frustrating if you don't use the resources available to you. Look online for tips, talk to your doctor, and contact a Medicare representative to answer any questions you still have. Planning a bit now will give you peace of mind and will allow you to figure out your future while you have time to prepare.