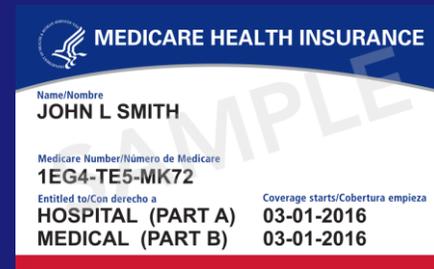


How & When to sign up for Medicare



You may be enrolled AUTOMATICALLY...

- If you are receiving Social Security benefits, you will automatically be enrolled in Medicare Parts A and B the same month that you turn 65 (or the previous month if your birthday is on the first day of the month).
- If you are disabled, you will receive coverage under Medicare Parts A and B starting the 25th month of receiving your disability entitlement (benefits payments) from Social Security provided that you have enough work credits to qualify for premium-free Part A of Medicare.

You may have to enroll YOURSELF...

- If you ARE NOT collecting Social Security when you are Medicare eligible (at least three months before your 65th birthday) you have to sign up or “enroll” in Medicare. You can do this by clicking [here](#). You can also choose to make an appointment and sign up in person or call the Social Security office at 1-800-772-1213.  Click [here](#) to find out when our coverage will start.
- If you have a Medicare card with Part A only because you signed up for Part A of Medicare and waived Part B (or delayed it). In this case, any point before your coverage ends or up to eight months afterwards you have a specific right to enroll in Medicare Part B. You should mail in [both forms](#) or better yet, [fax them](#), or complete online [here](#) (online is the quickest/best option).

You may NOT need Medicare...

- If you or your spouse have health coverage through an employer and are still working, you may not need or want Medicare yet. If you are eligible for health coverage through your retirement benefits, you will need to sign up for Medicare. **We** will help you compare additional insurance coverage to go along with your Medicare plan.

Why navigate a complex field alone when you can work with a local professional at no cost? Let me ease the process of selecting the right Medicare plan for you or your loved one.

Call [865-264-0370](tel:865-264-0370) or email heather@citins.com and let me guide you through your Medicare options!



Citizens
INSURANCE SOLUTIONS
More than Medicare



What are the parts of Medicare?

Provided by: The Federal Government

Part A (Hospital Insurance)



Helps cover:

- Inpatient care in hospitals
- **Skilled nursing facility care**
- Hospice care
- Home health care

- **Free for most people**
- **Listed on your RWB card**
- **All services have different cost sharing to YOU**

Part B (Medical Insurance)



Helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Emergency Room visits
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many **preventive services** (like screenings, shots or vaccines, and yearly “Wellness” visits)

- **Most people pay a monthly BASE Premium (\$170.10 in 2022)**
- **Listed on your RWB card**

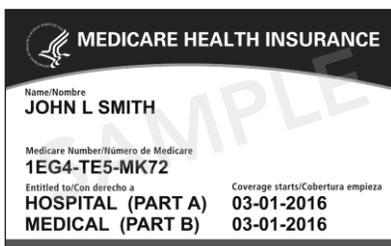
Part D (Drug Coverage)



Helps cover the cost of prescription drugs (including many recommended shots or vaccines).

Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

- **Private insurance that contracts with Medicare**
- **Required or penalized**



Replace your Medicare card

If you need to replace your Medicare card because it's damaged or lost, log into (or create) your secure Medicare account at [Medicare.gov](https://www.Medicare.gov) to print or order an official copy of your Medicare card. You can also call 1-800-MEDICARE (1-800-633-4227) and ask for a replacement card to be sent in the mail. TTY users can call 1-877-486-2048.



Your Medicare Options

When you first enroll in Medicare during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

You pay for A & B no matter which option you choose

Original Medicare	Medicare Advantage (also known as Part C)
The options aren't just about cost	
<ul style="list-style-type: none"> Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance). You can join a separate Medicare drug plan to get Medicare drug coverage (Part D) You can use any doctor or hospital that takes Medicare, anywhere in the U.S. To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage. <p><input checked="" type="checkbox"/> Part A </p> <p><input checked="" type="checkbox"/> Part B </p> <p>You can add:</p> <p><input type="checkbox"/> Part D </p> <p>You can also add:</p> <p><input type="checkbox"/> Supplemental coverage  This includes Medicare Supplement Insurance (Medigap). See Section 5 (starting on page 75) to learn more about Medigap. Or, you can use coverage from a former employer or union, or Medicaid.</p> <p>See Section 3 (starting on page 57) to learn more about Original Medicare.</p>	<ul style="list-style-type: none"> Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D. In most cases, you'll need to use doctors who are in the plan's network. In most cases, you'll need to use doctors who are in the plan's network. Plans may have lower out-of-pocket costs than Original Medicare. Plans may offer some extra benefits that Original Medicare doesn't cover—like vision, hearing, and dental services. <p>Ask yourself: Are they equal?</p> <p>Most plans include:</p> <p><input checked="" type="checkbox"/> Part A </p> <p><input checked="" type="checkbox"/> Part B </p> <p><input checked="" type="checkbox"/> Part D </p> <p><input checked="" type="checkbox"/> Some extra benefits</p> <p>Some plans include:</p> <p><input type="checkbox"/> Lower out-of-pocket costs</p> <p>See Section 4 (starting on page 61) to learn more about Medicare Advantage.</p>

You will have 3 cards Medicare, Supplement, & a Drug plan card

Ask yourself: Are they equal?

Is this about money?

One Card Medical + Rx



AT A GLANCE

Original Medicare vs. Medicare Advantage



Doctor & hospital choice

Original Medicare	Medicare Advantage (Part C)
You can go to any doctor or hospital that takes Medicare, anywhere in the U.S.	In many cases, you'll need to only use doctors and other providers who are in the plan's network (for non-emergency care). Some plans offer non-emergency coverage out of network, but typically at a higher cost.
In most cases, you don't need a referral to see a specialist.	You may need to get a referral to see a specialist.

Some people whose main objective is to save money, get extras (including restrictions)



Cost

Original Medicare	Medicare Advantage (Part C)
<p>Unless you have a Medicare Supplement</p> <p>For Part B-covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible. This is called your coinsurance.</p>	<p>Out-of-pocket costs vary – plans may have different out-of-pocket costs for certain services.</p>
<p>You pay a premium (monthly payment) for Part B. If you choose to join a Medicare drug plan, you'll pay a separate premium for your Medicare drug coverage (Part D).</p>	<p>You pay the monthly Part B premium and may also have to pay the plan's premium. Plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).</p>
<p>There's no yearly limit on what you pay out of pocket, unless you have supplemental coverage – like Medicare supplement insurance (Medigap).</p>	<p>Plans have a yearly limit on what you pay out of pocket for services Medicare Part A and Part B covers. Once you reach your plan's limit, you'll pay nothing for services. Part A and Part B covers for the rest of the year.</p>
<p>Around \$150 or More EXTRA</p> <p>You can get Medigap to help pay your remaining out-of-pocket costs (like your 20% coinsurance). **People can be refused**</p>	<p>You can't buy and don't need Medigap.</p>

Many are \$0 premium extra

MOOP (Maximum out of pocket) around \$8K

Is that ok with you?

Health questions asked

Or, you can use coverage from a former employer or union, or Medicaid.



Coverage

Original Medicare	Medicare Advantage (Part C)
<p>Original Medicare covers most medically necessary services and supplies in hospitals, doctors' offices, and other health care facilities. Original Medicare doesn't cover some benefits like eye exams, most dental care, and routine exams. See page 55.</p>	<p>Plans must cover all of the medically necessary services that Original Medicare covers. Most plans offer some extra benefits that Original Medicare doesn't cover – like some routine exams and vision, hearing, and dental services.</p>
<p>You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).</p> <p>Around \$40 EXTRA per month</p>	<p>Medicare drug coverage (Part D) is included in most plans. In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.</p>
<p>>> IS THIS IMPORTANT TO YOU? <<</p>	
<p>In most cases, you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.</p>	<p>In some cases, you have to get a service or supply approved ahead of time for the plan to cover it.</p>



Foreign travel

Original Medicare	Medicare Advantage (Part C)
<p>Original Medicare generally doesn't cover care outside the U.S. You may be able to buy a MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) policy that COVERS emergency care outside the U.S.</p>	<p>Plans generally don't cover care outside the U.S. Some plans may OFFER a supplemental benefit that COVERS emergency and urgently needed services when traveling outside the U.S.</p>



2023 Medicare Costs

Medicare Part A (Hospital Insurance) Costs

Part A Monthly Premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$471 each month.

Hospital Stay

In 2023, you pay

-  \$1,600 deductible per benefit period
-  \$0 for the first 60 days of each benefit period
-  \$400 per day for days 61-90 of each benefit period
-  \$800 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

Skilled Nursing Facility Stay

In 2023, you pay

- \$0 for the first 20 days of each benefit period
- \$200 per day for days 21-100 of each benefit period
- All costs for each day after day 100 of the benefit period

Medicare Part B (Medical Insurance) Costs

Part B Monthly Premium

The standard **base** Part B premium amount in 2023 is \$164.90 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2023.

You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2023.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.



If you're in 1 of these 5 groups, here's what you'll pay:

If your yearly income in 2021 was			
File individual tax return	File joint tax return	IRMAA (Income related Medicare Adjustment Amount)	You pay (in 2023)
\$97,000 or less	\$194,000 or less	\$0	\$164.90
Above \$97,000 up to \$123,000	Above \$194,000 up to \$246,000	\$64.90	\$230.80
Above \$123,000 up to \$153,000	Above \$246,000 up to \$306,000	\$164.80	\$329.70
Above \$153,000 up to \$183,000	Above \$306,000 up to \$366,000	\$263.70	\$428.60
Above \$183,000 and less than \$500,000	Above \$366,000 and less than \$750,000	\$362.60	\$527.50
\$500,000 or above	\$750,000 and above	\$395.60	\$560.50

The information in this chart can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance). If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

Part B Deductible - \$226 per year

Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums

Visit [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit shiptacenter.org or call 1-800-MEDICARE.



Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. The information in the chart above can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance).

If your yearly income in 2021 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2023)
\$97,000 or less	\$194,000 or less	\$97,000 or less	Your premium plan
Above \$97,000 up to \$123,000	Above \$194,000 up to \$246,000	Not Applicable	\$12.20 + your plan premium
Above \$123,000 up to \$153,000	Above \$246,000 up to \$306,000	Not Applicable	\$31.50 + your plan premium
Above \$153,000 up to \$183,000	Above \$306,000 up to \$366,000	Not Applicable	\$50.70 + your plan premium
Above \$183,000 and less than \$500,000	Above \$366,000 and less than \$750,000	\$ 183,000 and less than \$500,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 and above	\$500,000 and above	\$77.90 + your plan premium

2023 Part D National Base Beneficiary Premium - \$31.50

This figure is used to estimate the Part D late enrollment penalty and the above income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit [Medicare.gov](https://www.Medicare.gov) for more information.

For more information about Medicare costs, visit [Medicare.gov](https://www.Medicare.gov).



Citizens
INSURANCE SOLUTIONS
More than Medicare

Other Medicare Part A Costs & Coverages

Home health care

\$0 for home health care services.

20% of the Medicare-approved amount for Durable medical equipment (DME).

Hospice care

\$0 for hospice care.

You may need to pay a copayment of no more than \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Medicare prescription drug coverage (Part D).

You may need to pay 5% of the Medicare-approved amount for inpatient respite care. Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).

Important Term: Benefit Period

A Benefit Period is defined as: Being home and out of the hospital and not receiving skilled care for 60 consecutive days.

Note: Penalty for Part A

Late enrollment penalty:

If you don't buy it when you're first eligible, your monthly premium may go up to 10%. (You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.)

Penalty for Part B

In most cases, if you don't sign up for Part B when you're first eligible, you'll have to pay a late enrollment penalty. You'll have to pay this penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% of the standard premium for each full 12-month period that you could have had Part B, but didn't sign up for it. Also, you may have to wait until the General Enrollment Period (from January 1 to March 31) to enroll in Part B. Coverage will start July 1 of that year.



Citizens
INSURANCE SOLUTIONS
More than Medicare

Just a few companies we represent...

Humana.

 **Amerigroup**
An Anthem Company

SilverScript®

aetna®

 **Cigna.**

 **UnitedHealthcare**

 **ambetter.**

 **of Tennessee**

 **Health Insurance
Marketplace**

 **Gerber®**



 **WellCare®**
Beyond Healthcare. A Better You.


Mutual of Omaha

 **ManhattanLife™**
Standing By You. Since 1850.



The Medicare Donut Hole

2023

1

Coverage Begins
Jan 1st



Deductible
(Your plan resets on January 1st)
Can be up to \$505 for 2023
~~Can be up to \$400~~

2

This stage ends when you & your plan have spent ~~\$4400~~
\$4660 for 2023



Initial Coverage by your plan
(You pay **only** copays for your meds)

3

COVERAGE GAP



Less Coverage
(You pay a certain percentage based on the type of drug)
You pay no more than 25% of the cost of the medication

4

You exit the coverage gap when your total out of pocket costs reach **\$7050***



Catastrophic Coverage Begins
(Covering 95% of drug costs)

5

Coverage Ends
Dec 31st



Catastrophic Coverage
continues through December 31st

***Your out of pocket cost is calculated by adding everything you have paid (except premiums) PLUS discounted amounts you didn't pay in the gap)**



Citizens

INSURANCE SOLUTIONS
www.citizensinsurancesolutions.com 865-640-1614

Medicare Supplement

Medicare Advantage



Doctors & Hospitals

Any Provider in USA
(that takes Medicare)

Only Providers
that will Accept
Plan or are
Contracted



Changes

Set It & Forget It
Plans Stay the
Same

(Except Premium Increases)

EVERY YEAR

(If Renewed, YOU Must Review Impact)



Enrollment

ANYTIME

(IF NOT Locked INTO Advantage Plan & Health Qualifies)

**ONLY October
15 - December 7**



Access to Care

100% Access
You & Your Doctor
Decide Care

Must Get Approval &
Follow Plan Rules



Costs

Pay Now Save Later

Save Now Pay Later



Prescriptions

Must Get Separate
Part D Coverage

Usually Included in
Most Medicare
Advantage Plans

Outline of Coverage

Overview of Available Plans

Medicare Supplement Plans A, B, C, F, G, K, L, N and Medicare Select Plans G and N are currently being offered by UnitedHealthcare Insurance Company.

◆ Medicare Select Plans G and N contain the same benefits as standardized Medicare Supplement Plans G and N, except for restrictions on your use of hospitals.

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan "A" available. Some plans may not be available. Only applicants' first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of this benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G ¹ ◆	K	L	M	N◆	C	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply ³	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2021 ²					\$4000 ²	\$2000 ²				

¹Plans F and G also have a high deductible option which require first paying a plan deductible of \$2700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

²Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

How To Create An Online Account

Step 1

Visit www.socialsecurity.gov/myaccount and select:

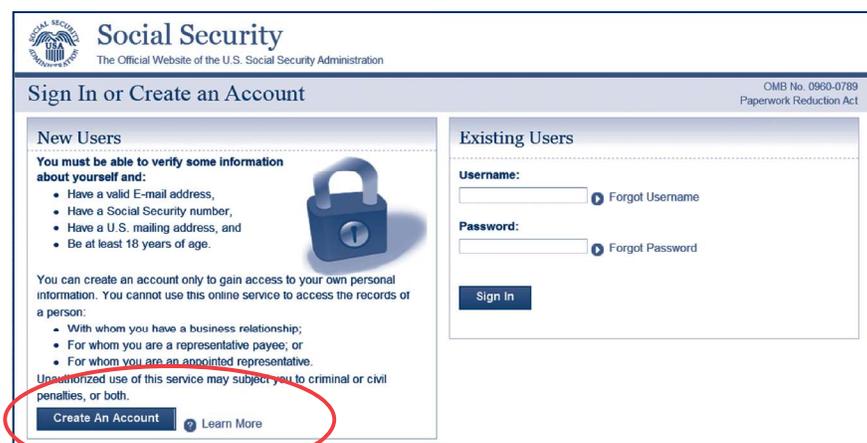


Step 2

Select "Create An Account."

To create a **my Social Security** account, you must be at least 18 years old and have:

- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.



Step 3

Provide some personal information to verify your identity.



Step 4

Choose a username and password to create your account.



After you create a **my Social Security** account, you can access your *Social Security Statement* to check your earnings and get your benefit estimates.

If you receive benefits, you also can:

- Change your address and phone number;
- Start or change your direct deposit; and
- Get your benefit verification letter.

How To Get Your Benefit Verification Letter

You can use your benefit verification letter as proof of your:

- Income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Current Medicare health insurance coverage;
- Retirement or disability status; and
- Age.

The screenshot shows the 'my Social Security' website interface. The 'Benefit & Payments' section is visible, with a red circle around the link 'Get a Benefit Verification Letter'. Below this link, it says 'Need proof that you receive Social Security benefits? Here's your official letter.' Other visible information includes 'You are receiving: Social Security (Retirement), Medicare' and 'Your next payment is: \$1,704.00 on April 3, 2013'.

To get your benefit verification letter:

- Sign into your account; and
- Select "Get a Benefit Verification Letter."

Your letter will be displayed and you may print it or save it for later use.

The screenshot shows a printed benefit verification letter from the Social Security Administration. The letter is addressed to Drew Jenkins at 1234 Sample Street, Sample City, MO 12345. It includes the date March 1, 2013, and a claim number XXXX-XX-1234. The letter states: 'Information About Current Social Security Benefits: Beginning December 2010, the full monthly Social Security benefit before any deductions is \$1,300.00.'



Social Security Administration
SSA Publication No. 05-10540
ICN 459261
Unit of Issue - HD (one hundred)
March 2013 (Recycle prior editions)

Printed on recycled paper



How to Apply Online for Medicare Only

It's so easy! Just go to www.socialsecurity.gov

Welcome to the Social Security Benefit Application

- Apply for benefits by selecting “Start a New Application;” or
- “Return to Saved Application Process.”

Information About You

- Name;
- Social Security number;
- Date of birth; and
- Gender.

Re-entry Number

When you have successfully started your application, you will get a re-entry number that you can use to:

- Continue your application later if you need a break; and
- Check the status of your completed application.



Social Security
The Official Website of the U.S. Social Security Administration

Apply for Benefits

Identification
 General
 Other Benefits
 Remarks
 Review & Sign

Medicare Information for Joan Public

Do you wish to apply for Medicare ONLY, but not for monthly retirement cash benefits at this time? [Things to Consider](#)

Yes
 No

In this section...

- Applicant Identification
- Contact Information
- Birth and Citizenship
- Medicare Information
- Re-entry Number
- Other SSNs and Names

Medicare-only Decision

Choose to sign up for Medicare only and not receive retirement benefits at this time.

Questions About Your Health Benefits

- Other health insurance coverage;
- Group health plan information;
- Employment information; and
- Dates of coverage information.



Social Security
The Official Website of the U.S. Social Security Administration

Apply for Benefits

Identification
 General
 Other Benefits
 Remarks
 Review & Sign

Group Health Plan Information for Joan Public

Is Joan Public covered under a Group Health Plan? [More Info](#)

Yes
 No

Is Joan Public covered under a Group Health Plan through your own current employment?

Yes
 No

Employment Information

The questions below apply to the employment that provides group health plan insurance.

What date did employment start? [More Info](#)

 Month Day Year

What date did employment end? [More Info](#)

 Month Day Year

Employment has not ended

Health Insurance Information

What date did health insurance start? [More Info](#)

 Month Year

What date did health insurance end? [More Info](#)

 Month Year

Health insurance has not ended

In this section...

- Health Insurance Information
- Medicaid Information
- Group Health Plan



Social Security
The Official Website of the U.S. Social Security Administration

Apply for Benefits

Identification
 General
 Other Benefits
 Remarks
 Review & Sign

Electronic Signature Agreement

Congratulations, you're just about ready to complete your application for Medicare insurance.

Please read and accept the following statement to finish the application. If you are helping someone apply, then the person filing for benefits must read and accept this agreement by checking the box themselves.

I apply for all insurance benefits for which I may be eligible under Part A (and Part B, if applicable) of Title XVIII (Health Insurance for the Aged and Disabled) of the Social Security Act as presently amended.

I understand and agree that my application will be signed electronically when I select the check box below. I also understand that my electronic signature means that I intend to file for Medicare insurance and have provided the Social Security Administration with accurate information.

I understand that I must apply separately to get monthly Social Security benefits.

I declare under penalty of perjury that I have examined all the information on this application and it is true and correct to the best of my knowledge. I understand that anyone who knowingly gives a false or misleading statement about a material fact in this electronic application, or causes someone else to do so, commits a crime and may be sent to prison or may face other penalties, or both.

agree with the Electronic Signature Agreement above.

You will no longer be able to change this information once you continue.

When you select "Submit Now" below, you will be sending this completed information electronically to the Social Security Administration. Please make sure that everything is correct.

Finishing Your Application

- Go over a summary of your application for accuracy;
- Accept the agreement and sign your application by selecting the "Submit Now" button;
- Get a receipt for your application; and
- Get information on what to do next.



Securing today
and tomorrow

Social Security Administration
 Publication No. 05-10531 | ICN 470148 | Unit of Issue — HD (one hundred)
 July 2017 (July 2016 edition may be used)
 How to Apply Online for Medicare Only
 Produced and published at U.S. taxpayer expense



Citizens
INSURANCE SOLUTIONS
More than Medicare

Notes:

Questions:

Next Steps: