Stay Covered:
Medicare Enrollment Information



Eligibility and Enrollment Periods:

Turning age 65

- You can sign up for Medicare starting 3 months before your 65th birthday month, during your birth month, and up to 3 months after your birth month.
- Example: If you turn 65 on October 15, 2024, you can sign up for Medicare Parts A and B anytime between July 1, 2024, and January 31, 2025.

Important Notices:

- **Automatic Enrollment:** If you are not yet receiving your Social Security benefits, you will not be automatically enrolled in Medicare. You must contact Social Security to enroll.
- **Enrollment:** You can sign up for Medicare anytime during the 8-month window when coming off a group plan. It is recommended to start the enrollment process a couple of months prior to your enrollment to ensure there is no lapse in coverage.
- **GLP-1:** From 7/2026-12/2027 CMS will provide certain beneficiaries access to some GLP-1 medications for $50 per month.

For more information:

Chappell Watt

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Houchens Insurance Group

Visit medicare.gov for detailed information and resources.

Houchens Insurance Group	Quote This quote is for estimation purposes only. Information provided during the application process may affect premiums for plans quoted.		
Medicare Part A Medical Insurance	**Medicare Pays**	**Plan G Pays**	**Plan N Pays***
Deductible ($1,736 in 2026)	Nothing	100%	100%
First 60 Days	100%	0	0
Colnsurance 61-90 days	All but $434 per day	$434 per day	$434 per day
Colnsurance 91-150 days	All but $868 per day	$868 per day	$868 per day
Extended Hospital Coverage (up to 365 days in your lifetime)	Nothing	Eligible Expenses	Eligible Expenses
Blood Benefit	All but three pints	Three Pints	Three Pints
Skilled Nursing Facility Care			
First 20 days	100%	$0.00	$0.00
Colnsurance 21-100 days	All but $217	$217.00	$217.00
Hospice Care			
Outpatient Prescription Drugs	All but limited copay	Copay	Copay
Inpatient Respite Care	All but limited coinsurance	Coinsurance	Coinsurance
Medicare Part B Medical Insurance			
Deductible ($283 in 2026)	Nothing	**$0**	**$0**
Coinsurance	80%	Generally 20%	Generally 20%*
Excess Benefits	Nothing	100% up to Medicare's limit	**$0**
Blood Benefit	All but three pints	Three Pints	Three Pints
Additional Benefits			
Emergency Care Received Outside of the U.S.	Nothing	Generally $250 ded then 80% of lifetime max of $50,000	Generally $250 ded then 80% of lifetime max of $50,000
Additional Non-Medicare Benefits	Nothing	Nothing	Nothing

*Plan N requires up to a $20 copayment for office visits and $50 for emergency room visits.

** Example of pricing in Kentucky. Contact HIG for pricing in your area.

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