



# Insurance & Medicare – Quick Guide (2025)

## 就医基础知识

- **Part A – Hospital:** Inpatient stays, hospice, limited home health.
- **Part B – Medical:** Doctor visits, tests, equipment. **Monthly premium.**
- **Part C – Advantage Plans:** Private plans combining A + B (often with Part D) plus extra benefits.
- **Part D – Prescriptions:** Covers medicines (varies by plan).
- **Medigap/MedSupp:** Helps with deductibles & copays.

## 选择计划

- List your doctors & medicines first.
  - Check if they are covered by plan.
  - Compare total yearly cost (premium + copays + drugs).
  - Review yearly
- (Open Enrollment: Oct 15–Dec 7).**

## 长期护理 (LTC)

- Medicare covers rehab up to 100 days only, not daily care.
- Options:
  - (i) Stand-alone LTC,
  - (ii) Life insurance with LTC rider,
  - (iii) Annuity with LTC benefit.

## 处方药

- Confirm your medicines and pharmacy are on the plan.
- Watch for prior authorization or “step therapy” (may need approval).
- Ask your pharmacist if a generic is safe — same effect, lower cost.

## 索赔与安全

- Doctors usually send bills directly to Medicare.
- Keep and check your statements for errors.
- If denied, you can appeal.
- Medicare will not call to sell anything.
- Do not share your Medicare number or SSN on unknown calls.
- If unsure, call your agent, Medicare, or SHIP.

## 快速检查表

- I understand Medicare Parts A, B, C, D.
- My doctors & medicines are covered.
- I reviewed my plan this year.
- I understand my yearly costs (premium + copays + drugs).

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