Ignorance is not Bliss: Golden Plan Choice on the Importance of Learning About Medicare

Medicare is a government-funded program available to American citizens over 65. Learning more about it will help seniors grow more confident in their choices.

Medicare is available to any and all American citizens that are eligible to it after they turn 65.

EL PASO, TEXAS, UNITED STATES, December 15, 2022 / EINPresswire.com/ -- Everyone has heard about the Medicare program, but most Americans don't know the details about what it is. At first glance, the program has many parts, and it can seem overwhelming. However, putting off learning about it will benefit nobody, especially the person that needs Medicare. Ignorance is not bliss, and Golden Plan Choice stresses the importance of understanding what Medicare is all about.

> Buying insurance is like buying shoes. It could be new and shiny, but if it doesn't fit, it doesn't fit."
>
> *Carlos Vega*

Medicare is a health insurance program administered by the United States federal government. It provides health insurance coverage to people over the age of 65, certain younger people with disabilities, and those with end-stage renal disease. This program is a vital health insurance program that helps millions of Americans access necessary medical care. That's why it's important to understand the different parts of Medicare and the available supplemental plans to ensure people get the coverage they need.

The Basics Of Medicare

Most citizens of the United States are eligible for Medicare once they turn 65. Or, if someone isn't sure, the government will be. The closer to a citizen's 65th birthday, the more cold calls and emails will broach them about the subject of Medicare. However, it's easy to become overwhelmed by the amount of information that these brochures, emails, and calls have to offer.

First, enrollment – having Medicare isn't an automatic thing. Although long-time citizens can be eligible, that doesn't mean they are automatically signed up. Citizens approaching or over the age of 65 have to take matters into their own hands and sign up when the opportunity arises. Medicare has an [Open Enrollment period] every year, starting in October and ending in December.

Medicare has many parts. That's why it's a good idea to learn about them to understand the available choices better.

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Although the enrollment period for 2023 has already ended, all hope isn't lost. Depending on the circumstances, speaking with a professional insurance agent that specializes in Medicare may open other possibilities until the next Open Enrollment period.

Secondly, health insurance coverage – Medicare is broken up into four basic parts. They're, quite literally, called Parts A, B, C, and D. Part A covers hospital insurance, B is medical insurance, and D is prescription drug coverage. Part C isn't typically offered through the Medicare program and instead is offered by private insurance companies to provide additional coverage that original Medicare doesn't.

Lastly, there are many Medicare plans available to those over 65. For example, for low-income individuals, there are subsidiaries available through the government so that they can get the health care they need. Those who need further help may be eligible for Medicaid as well. Of course, a professional health insurance agent will better explain all a citizen's options when they can see all the relevant information.

The Importance of Choosing the "Right" or "Best" Health Care Plan

As the President and Owner of Golden Plan Choice, Carlos Vega, puts it, "Buying insurance is like buying shoes. It could be new and shiny, but if it doesn't fit, it doesn't fit." Medicare doesn't have a one-size-fits-all insurance plan for everyone eligible. Everyone has different needs and circumstances, so a plan that works for the neighbor might not necessarily work for the other one.

Important questions to ask include some of the following:

- Does the insurance plan cover everything necessary? For example, an individual may have specific health issues or potential ones, like diabetes, that may need coverage.
- Does the plan include coverage within and outside the individual's home area? Does it need to?
- Does the plan include dental coverage?
- Does the plan include over-the-counter drugs and medicines?
- What is the difference between Medicare Supplements and Medicare Advantage?

The "best" plan for someone isn't necessarily the best plan for someone else. The "best" plan is one that's right for that specific individual.

Golden Plan Choice has been dedicated to providing high-quality insurance services for the greater El Paso area for nearly a decade. They take pride in ensuring customers get the right health coverage that meets people's needs. Golden Plan Choice specializes in individual and family plans and group insurance for employers. For more information, call (915) 260-3354 (West) or (915) 533-1295 (East) or email them at GPCA@goldenplanchoice.com.

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