



- Enrollment:
 - Lots of circumstances, but can be done 3 months before to 3 months after turning 65 and avoid all penalties. Enrolling at that time in all coverage may not be the best option. Other coverage can have a factor.
- Parts of Medicare:
 - A: This covers the “in-patient” parts of healthcare. B: covers the “out-patient” care like durable medical equipment or doctor visits. C: This is an option that is offered by a private company. D: covers the prescription drugs, can have lots of changes on an annual basis. Open enrollment for this is October 15 through December 7 each year. These options all vary if someone is eligible for Medicaid, based on income and assets.
- Supplements:
 - Offered to fill some or all the gaps of Medicare A and B. Not provided through Medicare but offered through private insurance companies. Each type of plan is identical regardless of company, the only variable for the type of plan is the premium which can vary greatly both initially and at renewal.
- Long-Term Care:
 - This type of coverage is designed to cover the costs of assisted living facilities, retirement homes, private nursing, and even some coverage for help in living while still at their home. New plan designs and hybrids of this and life insurance are becoming prevalent. There is some coverage for this through Medicare, but it is not comprehensive for the average stay. The only other alternatives to pay for these facilities are personal payment, or Medicaid which is income and asset based coverage.