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## **What Is Medicare And How Do I Get It?**

Medicare is a health insurance program run by the federal government. People who are at least 65 years old, younger people who have specific disabilities and anyone with End-Stage Renal Disease, permanent kidney failure requiring dialysis, or a kidney transplant are eligible for Medicare. This section will explain what Medicare is and how to get it.

### Parts of Medicare

There are four major parts of Medicare.

Usually, people get their Medicare one of two ways:

**1. Original Medicare (Parts A and B).** Original Medicare includes hospital insurance and medical insurance.

Or,

**2. Medicare Advantage Plan (Part C).** Under Medicare Part C, you choose to get your Medicare hospital and medical benefits from a Medicare-approved private insurance provider instead of the federal government.

Depending on your situation, you might also want to add prescription coverage **(Part D)**. You can get more information about Medicare Part D by visiting the official Medicare website by clicking here.

Sometimes, people with Original Medicare buy “Medigap Insurance.” Medigap insurance helps you pay for things that Medicare does not cover.

You can get more information about the different parts of Medicare at the official Medicare website by clicking here.

Call your local Area Agency on Aging at 1-877-353-3771 to get help choosing the right plan for you. Or, visit the Medicare Plan Finder online by clicking here.

For information on how to get help with your Medicare costs, visit the Maine Equal Justice Partners website on the topic, by clicking here.

### Signing up for Medicare

You need to sign up for Medicare during a specific time period, called your “initial enrollment period.” This period is seven months long and starts three months before your 65<sup>th</sup> birthday month, includes your birthday month, and then ends three months after your birthday month. If you do not sign up during this seven month period, you have to wait for the next “open enrollment” period and your premium might be more expensive.

If you want help signing up for Medicare, call your local Area Agency on Aging at 1-877-353-3771.

You can get more information about signing up for Medicare at [the official Medicare website by clicking here.](#)

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