



# ANSWERS

## TO FREQUENTLY ASKED QUESTIONS ABOUT MEDICARE.

### Q. Should I or my loved one enroll in Medicare if we plan to work past 65?

**A.** If your employer has more than 20 employees and you're covered by your employer's qualified health insurance, you may be able to delay enrolling in Medicare. If your employer has fewer than 20 employees, you may have to sign up when you turn 65 to avoid penalties.  
*Call to speak with a Blue Cross and Blue Shield (Blue KC) Medicare Advisor about your situation.*

### Q. What is "Original Medicare"?

**A.** Medicare was first created in two parts: Part A (hospital coverage) and Part B (medical coverage). Together, they're called Original Medicare.

### Q. Do I or my loved one need to enroll in Original Medicare?

**A.** If you receive Social Security benefits or have received disability benefits from Social Security for 24 months, enrollment in Original Medicare is automatic. Otherwise, you need to enroll.  
*You can apply online at [ssa.gov](https://ssa.gov).*

### Q. How much does Original Medicare cost?

**A.** For most people, there is no premium for Part A. You must pay a premium for Part B, which in 2023 starts at \$164.90 and increases on a sliding scale based on income.

### Q. What does Medicare cover?

**A.** Original Medicare pays only about 80% of medical and hospital costs and doesn't cover some expenses — including prescription drugs — at all. Most people choose additional coverage to help protect against high, unexpected healthcare costs.

### Q. What are my options for additional coverage?

**A.** Blue KC offers a range of plans to fit your health, lifestyle and budget needs.

→ **Medicare Advantage plans** bundle medical and hospital coverage with extras like prescription drug coverage, an eyewear allowance, an over-the-counter pharmacy allowance and more. You save money with a \$0 or low monthly plan premium and low doctor visit copay.

→ **Medicare Supplement plans** help cover the costs that Original Medicare doesn't pay, such as Medicare deductibles, coinsurance and copays. You can pair it with a prescription drug plan.

### Q. Why should I choose Blue KC?

**A.** As a local company, we know and care about your needs — and as your current health plan, we can help you make a smooth transition to Medicare.  
*Blue KC Medicare Advisors can help you navigate the process and choose the right plan for you.*

Visit [MedicareBlueKC.com/learn](https://MedicareBlueKC.com/learn)

Call 877-524-9659 (TTY 711)

Weekdays 8 a.m. to 8 p.m.

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