



## Medicare Resources

There is an abundance of educational information and planning tools on the Social Security Administration's website, [socialsecurity.gov](http://socialsecurity.gov), and Medicare's website, [medicare.gov](http://medicare.gov). Several of the most popular tools found on those sites are listed below:

1. **Enrolling in Medicare** – Individuals can enroll in Medicare online through the Social Security Administration's website. There are no forms to sign and usually no documentation is required, and the process typically takes less than 10 minutes. To get started, visit [www.ssa.gov/medicare](http://www.ssa.gov/medicare) and click on Apply for Medicare Only. If you will be enrolling in Medicare at the same time as Social Security, you can choose Apply Online for Retirement from the [www.ssa.gov](http://www.ssa.gov) home page and enroll in both at the same time.
2. **Medicare Publications** – Medicare provides a wide variety of publications that explain all aspects of the program. All their publications are available at [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare) and clicking on the Publications link, but some of the most useful pieces include:
  - a. **Medicare & You** – This publication is summary of benefits, coverage options, and answers to the most frequently asked questions. If you request a printed copy, it will include a Section 12, which provides summary plan information on the Medicare Part D and Advantage plans available in your area that is not available in the online version. The document (excluding Section 12) can be found online at [www.medicare.gov/Pubs/pdf/10050.pdf](http://www.medicare.gov/Pubs/pdf/10050.pdf).
  - b. **Understanding Medicare Part C & D Enrollment Periods** – A summary of the time periods for enrolling in benefits and how changes to your personal situation can impact your benefits. This document can be found online at [www.medicare.gov/Pubs/pdf/11219.pdf](http://www.medicare.gov/Pubs/pdf/11219.pdf).
  - c. **Choosing a Medigap Policy** – Information on Medicare supplement policies, including coverage options, how they are priced and the process for buying a policy. This document can be found online at [www.medicare.gov/pubs/pdf/02110.pdf](http://www.medicare.gov/pubs/pdf/02110.pdf).
3. **Medicare Plan Finders** – Medicare.gov contains plan finders to help you select the most appropriate Part D plan, Medicare Supplement plan, and/or Medicare Advantage plan. To directly access each plan finder, follow the link provided below:
  - a. **Medicare Part D Plan Finder:** <https://www.medicare.gov/find-a-plan/questions/home.aspx>
  - b. **Medicare Supplement (Medigap) Plan Finder:** <https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx>



## Medicare Resources, *continued.*

- c. [Medicare Advantage Plan Finder](#) – Same link as Part D plan finder. How you answer the questions that are asked will determine which types of plans (Part D or Medicare Advantage) appear in the search results.

Each state insurance commissioner publishes information on the unique aspects of their state's Medicare program, such as the available Medicare Part D plans, Medicare Advantage plans, Medigap plans, special assistance available for those in need, and additional protections that the state offers Medicare recipients. This information will typically be found on the state's insurance commissioner's website.

For personalized assistance in choosing the right plan, consulting with an insurance agent who specializes in Medicare plans can help you select the proper policy. Your Baird Financial Advisor can help you find a qualified insurance agent.