Medicare & Me

A Caddie's Companion to the Medicare course

This companion guide is authored by Medicare Caddies as a plain-English walk-through of the choices new beneficiaries face. It is not an official government publication. For rules, coverage decisions, and enrollment, always defer to Medicare.gov and the Social Security Administration.

1. Read the green

Understand Parts A, B, C, and D before you take a swing. Start with Medicare & You (the official CMS handbook) and use this guide as your caddie's notes.

2. Choose a starting point

Original Medicare with Medigap and a stand-alone Part D plan is one path. A Medicare Advantage plan that bundles everything is another. Neither is universally better — it depends on your doctors, medications, travel, and budget.

3. Drug coverage worksheet

List every prescription you take, the dose, and the pharmacy you prefer. Any Part D or MA-PD plan you consider should cover them on a reasonable tier.

4. IRMAA quick-check

If you or your spouse earn above the IRMAA thresholds, Social Security will add a monthly surcharge to your Part B and Part D premiums. Retirement or another life-changing event can qualify you to appeal via form SSA-44.

5. Year-round review checklist

Coverage isn't set-and-forget. Every fall between October 15 and December 7, review your plan against next year's costs, formulary, and network.

About Medicare Caddies

Medicare Caddies is an independent insurance agency. We are not affiliated with the U.S. government, Medicare, or CMS. We help you learn the course, compare Medicare Advantage plans from the carriers we represent, and enroll at your own pace. Speak with a Licensed Caddie: (210) 903-5069.