

What if I have Medicare?

English / Aaskiv

Medicare isn't part of the Health Insurance Marketplace, so you don't need to do anything. If you have Medicare, you are considered covered.

The Marketplace won't affect your Medicare choices, and your benefits won't be changing. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now. You won't have to make any changes.

Note: The Marketplace does not offer Medicare supplement (Medigap) insurance or Part D drug plans. For information on these programs, visit [Medicare.gov](https://www.Medicare.gov)

Expanded Medicare benefits for preventive care, drug coverage

- Medicare benefits have expanded under the health care law – things like free preventive benefits, cancer screenings, and an annual wellness visit.
- You can also save money if you're in the prescription drug "donut hole" with discounts on brand-name prescription drugs.

Yog has tas kuv twb muaj Medicare lawm?

Green Hmong / Moobleeg

Medicare tsi yog ib feem ntawm lub khw muag kev povfwm khomob, yog le ntawd koj tsis taag yuav ua dlaabtsi le. Yog koj twb muaj Medicare lawm, koj yuav raug suav tas koj muaj kev tuav povfwm khumob lawm.

Lub khw muag kev povfwm khumob yuav tsis cuam tshuam koj le Medicare kev xaiv, hab koj cov kev paab los yuav tsis hloov le. Txawm tas koj tau koj le Medicare le caag lug, Medicare kws xub tshwm muaj lossis lug ntawm Medicare Advantage Plan, koj yeej tseem yuav tau cov kev paab le qub hab kev ruaj sab le qub. Koj tsi taag yuav hloov dlaabtsi le.

Ceebtoom: Lub Khw tsi muag lwm yaam Medicare xwsle Medigap kev povfwm khumob lossis Part D kws yog paab them nqe yuav tshuaj noj. Xaav paub ntxiv txog tej kev paab cuam nuav, moog saib huv [Medicare.gov](https://www.Medicare.gov)

Kev ntxiv rua Medicare kev paab cuam kws yog kev paab kuaj tivthaiv, kev yuav tshuaj noj

- Yuav muaj kev ntxiv rua Medicare kev paab cuam raws le txuj cai kev khu mob – xwsle kuaj tivthaiv dlawb, kev kuaj kheesxawj, hab kev kuaj kev noj qaab nyob zoo ib xyoos twg ib zag.
- Koj yuav txuag tau nyaj yog tas koj cov tshuaj kws koj noj ntawd nyob rau ntu kws luas tsi them lawm "donut hole", koj yuav tau txais kev paab luv tug nqe rua cov tshuaj kws yog brand-name.

Yog hais tias kuv tub muaj Medicare lawm?

White Hmong/ Hmoobdawb

Medicare tsis yog ib feem ntawm lub khw muag kev povhwm khomob, yog li ntawd koj tsi tas yuav ua dabtsi li. Yog koj twb muaj Medicare lawm, koj yuav raug suav tias koj muaj kev povhwm khomob lawm.

Lub khw muag kev povhwm khomob yuav tsis cuam tshuam koj li Medicare kev xaiv, thiab koj cov kev pab los yuav tsis hloov li. Txawm tias koj tau koj li Medicare li cas los, Medicare uas xub tshwm muaj lossis los ntawm Medicare Advantage Plan, koj yeej tseem yuav tau cov kev pab li qub thiab kev ruaj siab li qub. Koj tsis tas yuav hloov dabtsi li.

Ceebtoom: Lub khw tsis muag lwm yam Medicare xwsli Medigap kev povhwm khomob lossis Part D uas yog pab them nqi yuav tshuaj noj. Xav paub ntxiv txog tej kev pab cuam no, mus saib hauv [Medicare.gov](https://www.Medicare.gov)

Kev ntxiv rau Medicare kev pab cuam uas yog kev pab kuaj tivthaiv, kev yuav tshuaj noj

- Yuav muaj kev ntxiv rau Medicare kev pab cuam raws li txoj cai kev kho mob – xws li kuaj tivthaiv dawb, kev kuaj kheesxawj, thiab kev kuaj kev noj qab nyob zoo ib xyoos twg ib zaug
- Koj yuav txuag tau nyaj yog tias koj cov tshuaj uas koj noj ntawd nyob rau ntu uas lawv tsis them lawm "donut hole", koj yuav tau txais kev pab luv tus nqi rau cov tshuaj uas yog brand-name.

More Medicare details

- Medicare's Open Enrollment Period (October 15 – December 7) hasn't changed
- To learn more about your Medicare coverage and choices, visit Medicare.gov
- If you have family and friends who don't have health insurance, or if they want to explore new health plan options, tell them to visit www.Healthcare.gov.

Lwm yaam txug Medicare

- Medicare lub sijhawm qheb tso npe tseem yog le qub tsi tau hloov (lub kaum hli ntuj tim 15 moog txug lub kaum ob hlis ntuj tim 7)
- Xaav paub ntxiv txug Medicare kev tuav povfwm khumob hab kev xaiv, moog saib huv Medicare.gov
- Yog koj muaj neeg huv koj tsev tuabneeg hab cov phoojywg kws tseem tsi tau muaj kev povfwm khumob, lossis puab xaav tshawb txug cov kev povfwm khumob, has kuam puab moog saib huv www.Healthcare.gov

Lwm yam txog Medicare

- Medicare lub sijhawm qhib tso npe tseem yog li qub tsis tau hloov (lub kaum hli ntuj tim 15 mus txog lub kaum ob hlis ntuj tim 7)
- Xav paub ntxiv txog Medicare kev tuav povhwm khomob thiab kev xaiv, mus saib hauv Medicare.gov
- Yog koj muaj neeg hauv koj tsevneeg thiab cov phoojywg uas tseem tsis tau muaj kev povhwm khomob, lossis lawv xav tshawb txog cov kev povhwm khomob, hais kom lawv mus saib hauv www.Healthcare.gov



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