



Helping Your Parents with Medicare

Adult children often become the research and decision partners when a parent turns 65 or needs to change plans. This guide shows what to focus on and how to help without taking over.

What to Gather First

- List of doctors and specialists they want to keep
- Current prescriptions and preferred pharmacy
- Medicare card (or letter if they're new to Medicare) and any current plan ID cards
- Whether they travel often or spend part of the year in another state

The Two Big Path Decisions

- Original Medicare + Medigap — more doctor freedom; you pay Medigap premium for predictable costs
- Medicare Advantage — often lower premium; uses a network and may include extras (dental, vision, hearing)
- Then: Part D (or drug coverage inside Advantage) so prescriptions are covered and penalties are avoided
- Review both paths using their doctors, drugs, and budget — not a one-size answer

How to Help Without Taking Over

- Sit in on the appointment if they want you there — agents can explain options to the family
- Take notes on deadlines (IEP, Medigap Open Enrollment, Annual Enrollment Oct 15–Dec 7)
- Help compare plan summaries side by side; let them make the final choice
- If they need you to speak for them, ask about authorized representative or power of attorney rules

IMPORTANT – Deadlines Still Belong to Them

- Missing Part B or Part D windows can mean permanent penalties — put key dates on a shared calendar.
- Medigap's best window is the 6 months starting when they're 65 and on Part B — after that, underwriting may apply.
- You can research and support; enrollment decisions and signatures are still theirs (unless legal authority exists).

Simple Action Steps

1. Collect doctors, drugs, and current cards before any appointment.
2. Confirm whether they're in Initial Enrollment, Open Enrollment, or another window.
3. Compare Original + Medigap vs Advantage using their real providers and prescriptions.
4. Put Medigap and Part D deadlines on the calendar so nothing is missed.
5. Schedule a review with HUGS — bring a family member if it helps everyone stay on the same page.

HOW HUGS CAN HELP

We explain options in plain language, include family when your parent wants that support, and help you all choose with clear deadlines. At HUGS we have no greater joy than to hear that our clients are walking with confidence.