RETIREMENT JOE

# 8 Medicare Traps to Avoid

Know what to review before you enroll or change coverage.

## 1 Delaying Part B incorrectly

Current employment coverage may allow a Part B delay. Retiree coverage and COBRA do not offer the same protection. Confirm who pays first and when you must enroll.

## 2 Assuming automatic enrollment

Waiting for Social Security does not automatically mean waiting for Medicare. Confirm whether you must apply and your start dates. Late enrollment can cause lasting Part B penalties.

## 3 Missing your Medigap window

Your federal six month Medigap window begins at 65 or older with Part B. Fall Open Enrollment does not restart it. Later health screening may apply unless other protections exist.

## 4 Overpaying for Medigap

Compare the same Medigap letter and version. Core benefits are standardized in most states, but premiums differ. Review discounts and possible increases. State rules and high deductible options vary.

## 5 Ignoring provider networks

Check the exact Medicare Advantage plan with your doctors. Review networks, approvals, copays, and the yearly limit for covered medical care. Extra benefits have limits. You generally still pay Part B premiums.

## 6 Overlooking drug coverage

Review prescriptions, pharmacies, and yearly costs. New Medigap policies exclude Part D; most Medicare Advantage plans include it. Gaps without Part D or other creditable drug coverage may cause penalties.

## 7 Expecting ongoing care coverage

Original Medicare may cover up to 100 skilled nursing facility days per benefit period when requirements are met. Ongoing help with daily activities alone is generally not covered.

## 8 Missing routine care expenses

Original Medicare generally excludes routine dental care, eye exams for glasses, and hearing aids. Some medical services qualify. Check any additional plan's benefits, provider rules, and limits.

**2026 ORIGINAL MEDICARE COSTS**

Part B: $202.90 per month; $283 annual deductible.

Skilled nursing: $217/day on days 21 through 100.

**CONFIRMED 2027 PART D**

Deductible: up to $700.

Annual covered drug out of pocket limit: $2,400.

Part B amount is the standard premium; higher income can mean more. Part D limit excludes premiums, noncovered drugs, and medical care.

**Let's start our Medicare conversation today.** **retirementjoeoursmg.com**

Reviewed October 18, 2026. Sources: Medicare.gov and CMS. Tap headings and cost panels for official details.

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