

Greetings, I'm Pattie Slagle from Coastline Neighbors for KURY Voices.

Nearly everyone over the age of 65 depends on it; however, myths around Medicare still persist.

**Myth 1: I can enroll any time I want to.**

You have three months both before and after your 65th birthday to enroll. You will receive a penalty for every month you are eligible for Medicare, but did not enroll.

**Myth 2: Medicare pays for long-term care.**

Medicare will only cover the first 20 days in a skilled nursing facility, if and only if the need is due to a hospital stay of at least three days.

**Myth 3: Medicare covers all my health expenses.**

Medicare generally covers 80 percent of costs, you are responsible for the remaining 20 percent. That is why so many seniors get supplemental insurance.

**Myth 4: Medicare is free.**

Most people get hospital insurance (Part A) for free, but are surprised that medical insurance (Part B) and prescription drug coverage (Part D) require a premium payment.

Understanding Medicare enrollment options can be confusing. To make the process a bit easier for you SHIBA is offering two Medicare 101 classes in Brookings on Oct 12 and 13th. To find out more about the classes, call the Chetco Activity Center 541-469-6822.