

# [How i got over](https://assignbuster.com/how-i-got-over/)

With the increasing costs in accessing health care there has been an ever increasing need for people to come up with means and ways to meet their health need. One such way is enrolling into a plan that will cater for some of your expenses according to some agreed on arrangement; previously the government had enacted legislation that enabled the coming implementation of the Medicare plan. The Medicare Plans provides assistance in paying for health care and is divided into three parts namely: Part A, Part B and Part C. But unlike Part A and Part B , Part D coverage is not within the traditional medicine program Beneficiaries of the this program must enroll in any of the plans offered by the private companies. The end action of this plan is provided under the drug benefit Act of 2003 (MMA) whose implementation was in effect as from January 2006 .

Under Medicare one can enroll in a plan and change their plan, between 15th November and the last day of December. This period is referred to as the annual enrollment period. The Plan costs and benefits vary from year to year. It is important to note that coverage begins in January but the plans can start looking for customers from as early as the 15th of November. Under the Medicare Plan D the beneficiary??™s out of pocket may vary as a result in the variation of the deductible, initial coverage limit and changes in the annual out-of -pocket threshold.

The costs vary with place and the plan as the Medicare law has not set a premium amount.