



## **The Gist of Savvy and 65: A Woman's Guide to Understanding Medicare**

Savvy and 65: A Woman's Guide to Understanding Medicare is aimed at making the transition to Medicare simple, informative, and effective. This summary provides an overview of the guide to help users understand the document.

### **Why Was This Guide Created?**

Turning 65 is an important time in a woman's life for personal, health, and financial reasons. When women reach their mid-60s, they are often undergoing significant life changes and making decisions, including making determinations about Medicare coverage.

This guide is designed to help equip women with the knowledge they need to make informed decisions about Medicare. It provides a high-level overview of key considerations, along with important information about Medicare benefits that support two areas vital to maintaining strength and longevity in older adulthood — bone health and heart health.

### **What's in the Guide?**

- I. **Navigating Medicare.** The Medicare Guide reviews critical Medicare information, including enrollment and enrollment periods, the different Medicare pathways and supplemental coverage, the interaction between Medicare and Social Security, and how insurers interact.

The Guide also includes a "Preparing for Medicare One Year Out" document to help users ensure they're doing the necessary research and getting necessary materials together prior to Medicare enrollment.

- II. **Women's Bone Health.** Focusing on bone health is important at every stage of life, but it's especially important for women at Medicare age to protect and maintain their bone health.

***Did you know 80% of the 10 million Americans with osteoporosis are women?***

Medicare offers fees and services that can help women support their bones as they age. The bone health chapter includes fracture risk factors, tips to support strong bones, Medicare coverage for bone health, questions to ask during Medicare wellness visits related to bone health, and more.

- III. **Women's Heart Health.** As women age, their risk of cardiovascular disease increases significantly.

***Did you know heart disease is the leading cause of death for women?***

Medicare offers fees and services that can help women support their heart health as they age. The heart health chapter includes cardiovascular disease risk factors, tips to support heart health, Medicare coverage for institutional versus long-term care, and heart health resources.

Find the full guide at [medicareforwomen.org](https://www.medicareforwomen.org).