

A Quick Look at Medicare



What's Medicare?

Medicare is health insurance for:

- People 65 or older
- Certain people under 65 with disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

What are the parts of Medicare?

Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits)

Part D (Drug coverage):

- Covers the cost of prescription drugs (including many recommended shots or vaccines)
- Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare

Your Medicare options

When you first get Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also buy Medicare Supplement Insurance (Medigap).

Part A



Part B



You can add:

Part D



You can also add:

Supplemental coverage



This includes Medicare Supplement Insurance (Medigap). Or, you can use coverage from a former employer or union, or Medicaid.

Medicare Advantage

(also known as Part C)

- A Medicare Advantage Plan is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Plans may have lower out-of-pocket costs than Original Medicare.
- Plans may offer some extra benefits that Original Medicare doesn’t cover— like vision, hearing, and dental services.

Part A



Part B



Most plans include:

Part D



Some extra benefits

Some plans also include:

Lower out-of-pocket costs

Get the help you need



Visit [Medicare.gov](https://www.Medicare.gov) to get detailed information about the Medicare health and drug plans in your area, find participating health care providers and suppliers, get quality of care information, and more.

Call 1-800-MEDICARE (1-800-633-4227) to get Medicare information and important phone numbers. If you need free help in a language other than English or Spanish, say “Agent” to talk to a customer service representative. TTY users can call 1-877-486-2048.

Look at your most recent “Medicare & You” handbook to learn what’s new, find out your Medicare costs, and get information about what Medicare covers.

Contact your local State Health Insurance Assistance Program (SHIP) to get free personalized counseling on Medicare coverage, claims, appeals, and help for people with limited income and resources. Visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE to get the phone number for your local SHIP.

Visit the Eldercare Locator at [eldercare.acl.gov](https://www.eldercare.acl.gov) to find local resources, check for benefits, and plan for long-term care.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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