

# A Quick Look at Medicare



## What is 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 different parts of Medicare?

### **Medicare Part A (Hospital Insurance) helps cover:**

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

### **Medicare 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 and supplies)
- Many preventive services (like screenings, shots, and yearly “Wellness” visits)

### **Medicare Part D (Medicare prescription drug coverage):**

- Helps cover the cost of prescription drugs
- Run by Medicare-approved drug plans that follow rules set by Medicare
- May help lower your prescription drug costs and help protect against higher costs in the future

# Your Medicare options

When you first enroll in 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).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

**Part A**



**Part B**



You can add:

**Part D**



You can also add:

**Supplemental coverage**



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

## Medicare Advantage

(also known as Part C)

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover— like vision, hearing, dental, and more.

**Part A**



**Part B**



Most plans include:

**Part D**



**Extra benefits**

Some plans also include:

**Lower out-of-pocket costs**

## Get the help you need



**Call 1-800-MEDICARE (1-800-633-4227)** to get general or specific 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.

**Visit Medicare.gov** to get detailed information about the Medicare health and prescription drug plans in your area, find participating health care providers and suppliers, get quality of care information, and more.

**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](http://shiptacenter.org), or call 1-800-MEDICARE to get the phone number for your local SHIP.

**Visit the Eldercare Locator at [eldercare.gov](http://eldercare.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](http://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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