

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
- Many preventive services

Medicare Part C (Medicare Advantage):

- Includes all benefits and services covered under Part A and Part B
- Run by Medicare-approved private insurance companies that follow rules set by Medicare
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- Plans have a yearly limit on your out-of-pocket costs for medical services
- May include extra benefits and services that aren't covered by Original Medicare, sometimes for an extra cost

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

What are my Medicare coverage choices?

There are 2 main ways to get your Medicare coverage — Original Medicare or a Medicare Advantage Plan.

Option 1: Original Medicare

This includes Part A and B.



Part A
Hospital Insurance



Part B
Medical Insurance

You can add:



Part D
Medicare Prescription
Drug Coverage

You can also add:



Medigap
Medicare Supplement Insurance
(Medigap policies help pay your out-of-pocket costs in Original Medicare.)

Option 2: Medicare Advantage (Part C)

These plans are like HMOs or PPOs, and typically include Part A, B, and D.



Part A
Hospital Insurance



Part B
Medical Insurance



Part D
Medicare Prescription
Drug Coverage

(Most plans cover prescription drugs. If yours doesn't, you may be able to join a separate Part D plan.)

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, or call 1-800-MEDICARE to get the phone number for your local SHIP.

Visit the Eldercare Locator at 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. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html, or call 1-800-MEDICARE for more information.

