A Quick Look at Medicare
**What is Medicare?**

Medicare is health insurance for:

- People 65 or older
- People under 65 with certain 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
- Some 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
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- May include extra benefits and services for an extra cost

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

- Helps cover the cost of prescription drugs
- Run by Medicare-approved private insurance companies
- 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. Use these steps to help you decide which way to get your coverage.

START

STEP 1: Decide how you want to get your coverage.

ORIGINAL MEDICARE or MEDICARE ADVANTAGE PLAN

ORIGINAl MEDICARE

Part A Hospital Insurance
Part B Medical Insurance

STEP 2: Decide if you need to add drug coverage.

Part D Prescription Drug Coverage

STEP 3: Decide if you need to add supplemental coverage.

Medicare Supplement Insurance (Medigap) policy

END

MEDICARE ADVANTAGE PLAN

Part C (like an HMO or PPO)

Part C Combines Part A, Part B, and usually Part D

STEP 2: Decide if you need to add drug coverage.

Part D Prescription Drug Coverage
(Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.)

END

If you join a Medicare Advantage Plan, you can’t use or be sold a Medicare Supplement Insurance (Medigap) policy.
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 should 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. Call 1-800-MEDICARE or visit Medicare.gov/contacts 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.