

# 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 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):**

- Helps cover 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 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 prescription drug coverage, you can join a separate Medicare drug plan (Part D).
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage (Medigap).
- 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



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)

- 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



**Visit [Medicare.gov](https://www.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.

**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.gov](https://www.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](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.

Paid for by the Department of Health & Human Services.



CMS Product No. 11514  
Revised July 2020