

# A Quick Look at Medicare



**U.S. DEPARTMENT  
OF HEALTH AND  
HUMAN SERVICES**

# 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.

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

<b>Original Medicare</b>	<b>Medicare Advantage Plan</b> Part C (like an HMO or PPO)
<b>Part A</b> Hospital Insurance <b>Part B</b> Medical Insurance	<b>Part C</b> Combines Part A, Part B, and usually Part D

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

<b>Original Medicare</b>	<b>Medicare Advantage Plan</b> Part C (like an HMO or PPO)
<b>Part D</b> Prescription Drug Coverage	<b>Part D</b> 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.)

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

<b>Original Medicare</b>	<b>Medicare Advantage Plan</b> Part C (like an HMO or PPO)
<b>Medicare Supplement Insurance</b> (Medigap) policy	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 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.

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

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



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