

THE ABC's of Medicare

Original Medicare

Part A

Hospitalization, Skilled Nursing, Home Health & Hospice Care

Part B

Physician, diagnostic, equipment, outpatient & lab services

Medicare Advantage

Part C

Comprehensive of Parts A & B with **option** to add Part D. Run by Insurance companies like HMO/PPO. Limited access w/Drs.

OR

Part D

Prescription Plans run by Insurance Co. — Based on personal RX. Has co-pays & monthly premium. *

Annual Enrollment
Oct 15 to Dec 7 for changes following year. Can change plan to meet needs for RX

Supplement (MediGap) coverage—sign up w/insurance company — Plans A to N - premiums vary by company and age. Review annually at birthday for 60 days to change company or policy.

Decide if you need to add supplemental coverage to cover gaps with Part A & Part B

HICAP Office Humboldt 707-444-3000 or Del Norte 707-464-7876



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Next Steps:

- Apply for Medicare Card**
- Call HICAP or enroll online for Part D coverage**
- Call insurance companies for supplement policy if needed.**

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