



MEDICARE BASICS

UNDERSTANDING THE DIFFERENT “PARTS” OF MEDICARE

The Medicare program is divided into different “parts” often referred to as Medicare Part A, Part B, Part C and Part D.

MEDICARE PART A (ORIGINAL MEDICARE)	MEDICARE PART B (ORIGINAL MEDICARE)
<p>Hospital insurance that helps cover:</p> <ul style="list-style-type: none"> ▪ Inpatient care in hospitals ▪ Skilled nursing facility care ▪ Hospice care ▪ Home health care 	<p>Medical insurance that helps cover:</p> <ul style="list-style-type: none"> ▪ Doctor and specialist costs ▪ Outpatient care ▪ Home health care ▪ Durable medical equipment ▪ Many preventive services
Medicare Part A and Part B are often referred to as “Original Medicare.”	
MEDICARE PART C (MEDICARE ADVANTAGE)	MEDICARE PART D (PRESCRIPTION DRUG)
<p>A type of Medicare health plan:</p> <ul style="list-style-type: none"> ▪ Offered by private insurance carriers approved by Medicare ▪ That includes all of your Medicare Part A and Part B benefits ▪ May include Medicare prescription drug benefits ▪ Durable medical equipment may be covered ▪ May include benefits not available through Medicare Part A or Part B 	<p>A type of Medicare health plan:</p> <ul style="list-style-type: none"> ▪ Offered by private insurance carriers approved by Medicare ▪ That helps cover the cost of prescription drugs ▪ That varies in cost and the specific drugs that are covered Part B
<p><i>Please note: You also have the option of choosing a Medicare Supplement plan, also known as a Medigap policy. This type of plan can help</i></p>	