

Parts of Medicare



Part A (Hospital Insurance): Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and 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). You join a Medicare drug plan in addition to

Original Medicare, or you get it by joining a Medicare Advantage Plan with drug coverage. Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare.



Medicare Supplemental Insurance (Medigap): Extra insurance you can buy from a private company that helps pay your share of costs in Original Medicare. Policies are standardized, and in most states named by letters, like Plan G or Plan K. The benefits in each lettered plan are the same, no matter which insurance company sells it.

Your Medicare options

When you first sign up for Medicare and during certain times of the year, you can choose which way to get your Medicare coverage. There are 2 main ways:

Original Medicare	Medicare Advantage (also known as Part C)
<ul style="list-style-type: none">• Original Medicare includes Part A and Part B.• You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).• You can use any doctor or hospital that takes Medicare, anywhere in the U.S.• To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also buy supplemental coverage, like Medicare Supplement Insurance (Medigap), or have coverage from a former employer or union, or Medicaid.	<ul style="list-style-type: none">• Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.• In most cases, you’ll need to use doctors who are in the plan’s network.• Plans may have lower out-of-pocket costs than Original Medicare.• Plans may offer some extra benefits that Original Medicare doesn’t cover — like vision, hearing, and dental services.

[Discover more differences between Original Medicare & Medicare Advantage.](#)

What’s the difference between Medicare & Medicaid?

Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. Medicaid is a joint federal and state program that provides health coverage for some people with limited income and resources. Medicaid offers benefits, like nursing home care, personal care services, and assistance paying for Medicare premiums and other costs.

If you qualify, you can have both Medicare and Medicaid. [Learn more about Medicaid.](#)