

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