FAMILY CAREGIVER RESOURCE · MEDICARE

Understanding Medicare

The Different Parts

Medicare is a federal health insurance program for people age 65 and older, and for some younger people with disabilities or certain health conditions. You have choices. Understanding your options can help you make the best decisions for your health and your budget.

The four parts of Medicare

PART A



Hospital Insurance

Helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, and some home health care.

COVERS

- Inpatient hospital stays
- Skilled nursing facility care Hospice care
- Some home health care

Most people don't pay a monthly premium for Part A if they (or their spouse) have paid Medicare taxes while working.

PART B



Medical Insurance

Helps cover doctor visits, outpatient care, preventative services, medical equipment, and more.

COVERS

- Doctor visits
- Outpatient care
- Preventive services
- Lab tests
- Durable medical equipment

Part B has a monthly premium. The amount depends on your income.

PART C



Medicare Advantage

An alternative to Original Medicare (Part A and Part B). These plans are offered by private insurance companies.

COVERS

- All benefits of Part A and Part B
- Often includes Part D (prescription drugs)
- May include extra benefits like dental, vision, hearing, and wellness programs

You must live in the plan's service area. Costs and benefits vary by plan.

PART D



Prescription Drug Coverage

Helps cover the cost of prescription medications.

COVERS

- Prescription drugs
- Many recommended vaccines

Available as a stand-alone plan with Original Medicare (Part A and B) or included in many Medicare Advantage plans.

How Medicare works together

You can choose what works best for you. Compare your options each year during Open Enrollment.

Orginal Medicare

= **Part A** + **Part B** + **optional Part D**

You can add a Part D plan to help cover prescription drugs.

Medicare Advantage (Part C)

= **Part A** + **Part B** + **usually Part D** + **extras**

Includes Part A and Part B, and usually Part D.
May include extra benefits.

Important: Review your coverage every year. Plans, costs, and your health needs can change. Review your options during Open Enrollment (October 15 - December 7) each year.

Helpful tips

1 Compare your options.
Costs, networks, and benefits can vary.

2 Know your costs.
Look at premiums, deductibles, copayments, and out-of-pocket limits.

3 Check your prescriptions.
Make sure your medications are covered in the plan you choose.

4 Get help when you need it.
Call 1-800-MEDICARE (1-800-633-4227) or visit medicare.gov for trusted information and free assistance.

Medicare can be confusing—you're not alone.
Take the time to understand your options and choose with confidence.