



# Medicare An Overview

Medicare is a federal health insurance program primarily for people aged 65 and older, but it also covers certain younger people with disabilities and those with End-Stage Renal Disease. Medicare is divided into four main parts:

1.

## Medicare Part A (Hospital Insurance)

Helps cover inpatient hospital care, skilled nursing facility care, hospice, and some home health care. Most people don't pay a premium for Part A if they or their spouse paid Medicare taxes while working. There are deductibles and coinsurance for hospital stays and other services.

2.

## Medicare Part B (Medical Insurance)

Helps cover doctors' services, outpatient care, preventive services, and some home health care. Part B has a monthly premium based on income. There is an annual deductible and typically 20% coinsurance for most services after the deductible is met.

## 3. Medicare Part C (Medicare Advantage)

An alternative to Original Medicare (Parts A and B) offered by private insurance companies approved by Medicare. Includes all benefits and services covered under Parts A and B, and usually includes additional benefits like vision, dental, and hearing. Most plans include prescription drug coverage (Part D). Costs vary by plan and can include additional premiums, deductibles, and co-payments.

3.

## 4. Medicare Part D (Prescription Drug Coverage)

Helps cover the cost of prescription drugs. Part D plans are offered by private insurance companies and vary in terms of premiums, deductibles, and co-payments. There is a coverage gap known as the "donut hole," after which catastrophic coverage kicks in to limit out-of-pocket costs.

4.

## Questions?

### Medicare Helpline:

Call 1-800-MEDICARE (1-800-633-4227). This helpline is available 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

### Social Security Administration (SSA):

For questions about Medicare eligibility, enrollment, and premiums, you can contact the SSA at 1-800-772-1213. The SSA is available Monday through Friday, from 7 a.m. to 7 p.m.

### State Health Insurance Assistance Program (SHIP):

Each state has a SHIP that provides free, personalized counseling and assistance to Medicare beneficiaries. Go to the SHIP National Network website at [www.shiphelp.org](http://www.shiphelp.org) or call 1-877-839-2675.

## Contact Us!



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