

# A Quick Look at Medicare



## What is Medicare?

Medicare is health insurance for:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

## What are the different parts of Medicare?

**Medicare Part A (Hospital Insurance) helps cover:**

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

**Medicare Part B (Medical Insurance) helps cover:**

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some preventive services

**Medicare Part C (Medicare Advantage):**

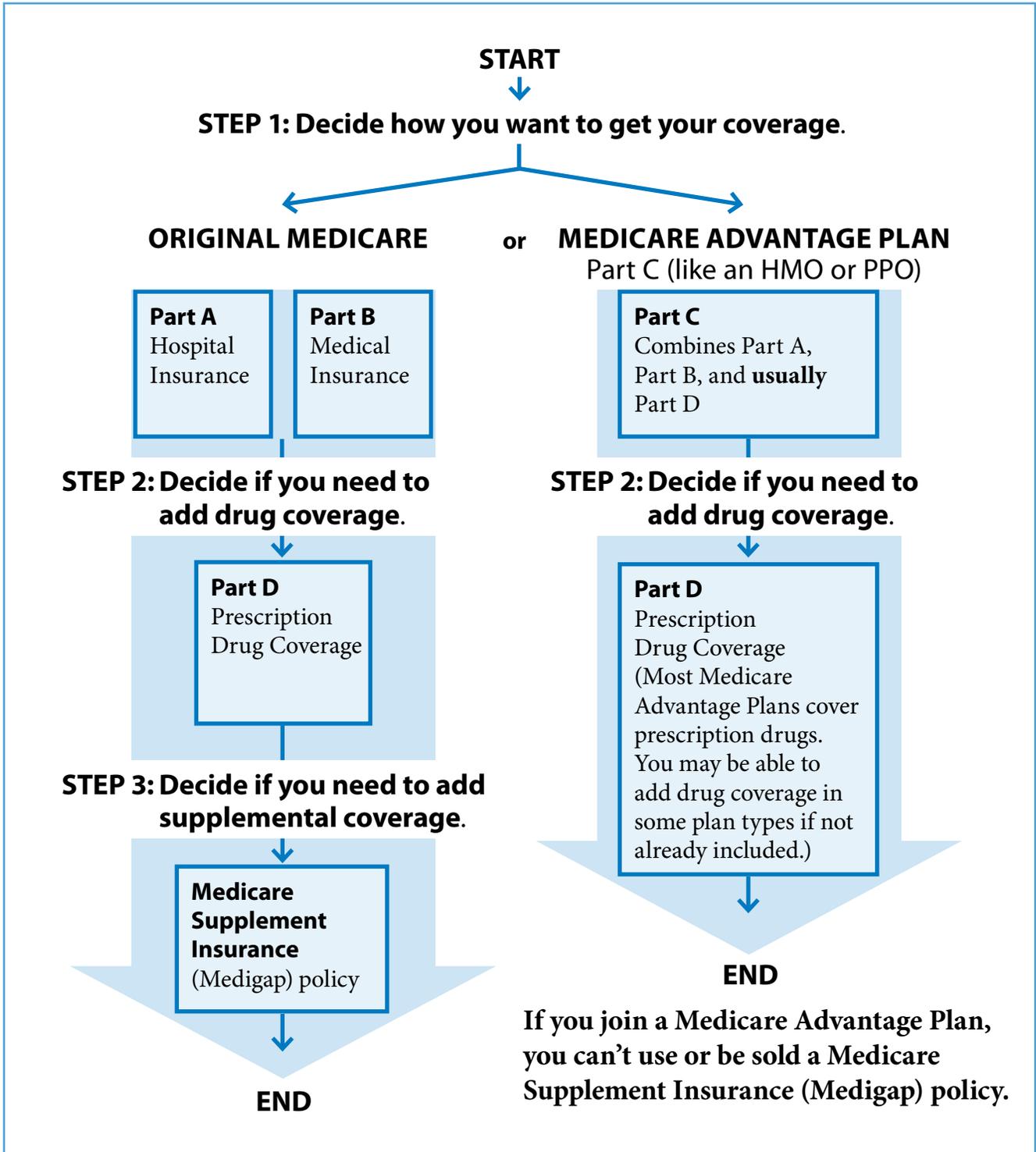
- Includes all benefits and services covered under Part A and Part B
- Run by Medicare-approved private insurance companies
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- May include extra benefits and services for an extra cost

**Medicare Part D (Medicare prescription drug coverage):**

- Helps cover the cost of prescription drugs
- Run by Medicare-approved private insurance companies
- May help lower your prescription drug costs and help protect against higher costs in the future

# What are my Medicare coverage choices?

There are 2 main ways to get your Medicare coverage—Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.



## Get the help you need



**Call 1-800-MEDICARE (1-800-633-4227)** to get general or specific Medicare information and important phone numbers. If you need free help in a language other than English or Spanish, say “Agent” to talk to a customer service representative. TTY users should call 1-877-486-2048.

**Visit [Medicare.gov](http://Medicare.gov)** to get detailed information about the Medicare health and prescription drug plans in your area, find participating health care providers and suppliers, get quality of care information, and more.

**Look at your most recent “Medicare & You” handbook** to learn what’s new, find out your Medicare costs, and get information about what Medicare covers.

**Contact your local State Health Insurance Assistance Program (SHIP)** to get free personalized counseling on Medicare coverage, claims, appeals, and help for people with limited income and resources. Visit [shiptacenter.org](http://shiptacenter.org), or call 1-800-MEDICARE to get the phone number for your local SHIP.

**Visit the Eldercare Locator at [eldercare.gov](http://eldercare.gov)** to find local resources, check for benefits, and plan for long-term care.



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