

# A Quick Look at Medicare



## What is Medicare?

Medicare is health insurance for the following:

- 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)

## The Different Parts of Medicare

The different parts of Medicare help cover specific services:



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### Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals
- Helps cover skilled nursing facility, hospice, and home health care



### Medicare Part B (Medical Insurance)

- Helps cover doctors' and other health care providers' services, outpatient care, durable medical equipment, and home health care
- Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse



### Medicare Part C (also known as Medicare Advantage)

Offers health plan options run by Medicare-approved private insurance companies. Medicare Advantage Plans are a way to get the benefits and services covered under Part A and Part B. Most Medicare Advantage Plans cover Medicare prescription drug coverage (Part D). Some Medicare Advantage Plans may include extra benefits for an extra cost.

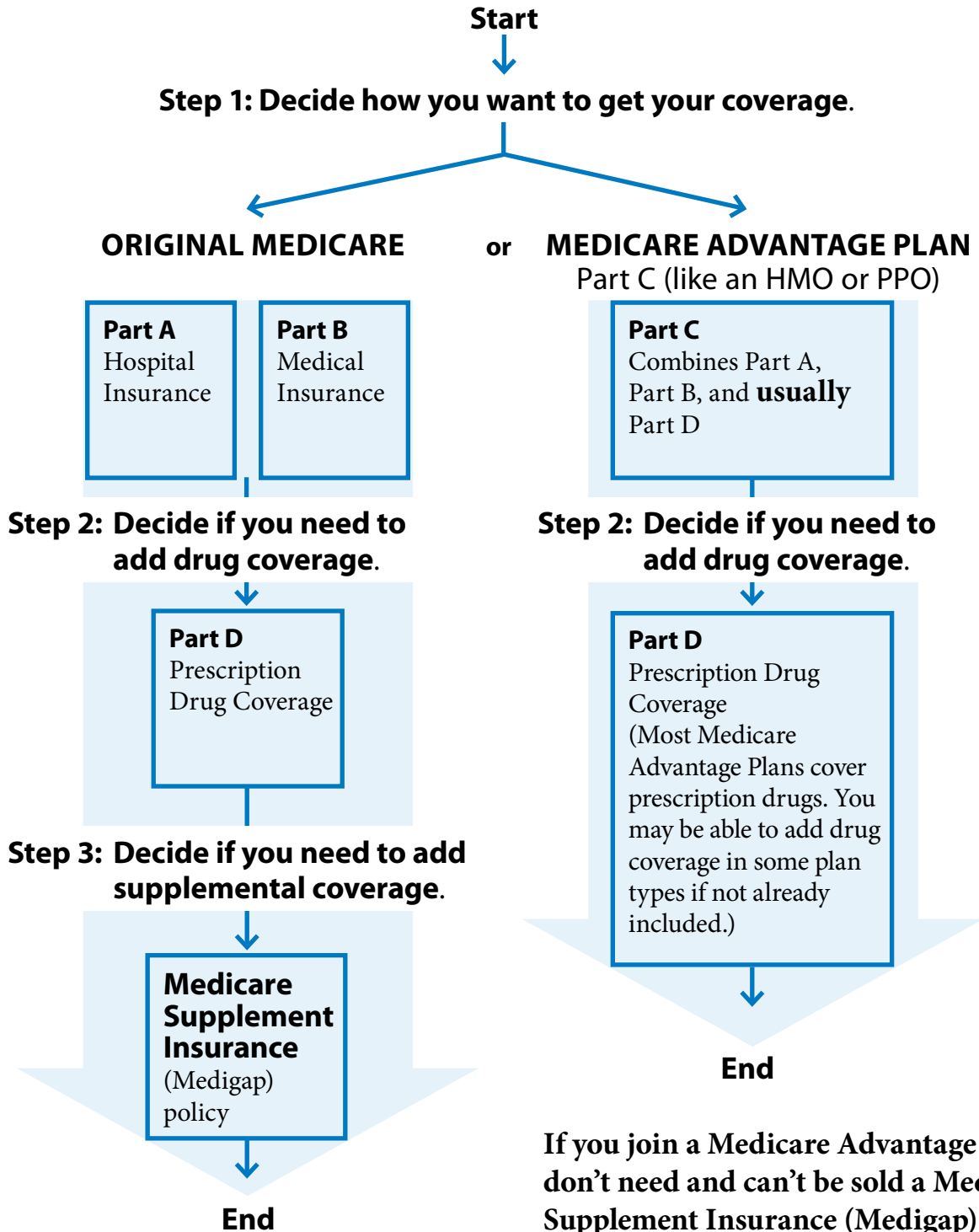


### Medicare Part D (Medicare Prescription Drug Coverage)

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

# Your Medicare Coverage Choices at a Glance

There are two 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 telephone 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 [www.medicare.gov](http://www.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. Call 1-800-MEDICARE or visit [www.medicare.gov](http://www.medicare.gov) to get the telephone number for your local SHIP.

**Visit the Administration on Aging at [www.aoa.gov](http://www.aoa.gov)** to find local resources, check for benefits, and plan for long-term care.



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