

OVERVIEW OF MEDICARE PROGRAM

WHAT IS MEDICARE?

Medicare is health insurance. Generally, patients are eligible for Medicare if they are:

- Citizens of the United States
- Aged 65 or older
- People who have worked or whose spouse has worked for at least 10 years in Medicare covered employment
- Younger than age 65 with certain disabilities
- People of any age with end-stage renal disease (ESRD: permanent kidney failure requiring dialysis or a kidney transplant)

Apply for retirement benefits online at: www.socialsecurity.gov/retireonline/

Apply for disability benefits online at: www.socialsecurity.gov/disabilityonline/

The different parts of Medicare help cover specific services.

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 healthcare providers' services, outpatient care, durable medical equipment, and home health care
- Helps cover some preventive services to help patients maintain their 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 (PRESCRIPTION DRUG COVERAGE)

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