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