



# Medicare Fact Sheet

## Introduction

Medicare is federal health insurance for people who are:

- 65 years old or older
- younger than 65 years old with certain disabilities
- any age with End-Stage Renal Disease (permanent kidney failure that requires dialysis or a kidney transplant)

Most people get their Medicare health care coverage in one of two ways. Your costs may change, depending on your plan, coverage, and the services you use.

## Plans

ORIGINAL MEDICARE PLAN	
Part A (Hospital Insurance)	Part B (Medical Insurance)
Helps cover in-patient care in hospitals	Helps cover services of doctors or other health care providers, outpatient care, durable medical equipment, and home health care
Helps cover skilled nursing facility, hospice, and home health care	Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse

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### Part D (Prescription Drug Coverage)

Part D helps cover the cost of prescription drugs and may help lower prescription drug costs. You can choose this coverage. Private companies approved by Medicare run these plans. Plans cover different drugs. Medically- necessary drugs must be covered.

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### Medigap (Medicare Supplement Insurance)

You can choose to buy this private insurance sold by private companies. An employer or union may offer similar coverage. This insurance can help pay some of the health care costs that Original Medicare does not cover. For examples, copayments, coinsurance, and deductibles. You must have Medicare Part A and Part B.

### Part C (Medicare Advantage)

A Medicare Advantage Plan is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits.

### Medicare Advantage Plans include:

- Health Maintenance Organizations (HMO)
- Preferred Provider Organizations (PPO)
- Private Fee-for-Service Plans (PFFS)
- Special Needs Plans (SNPs)
- Medicare Medical Savings Account Plans

If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and are not paid for under Original Medicare.

Most Medicare Advantage Plans offer prescription drug coverage. In some types of plans that do not offer drug coverage, you can join a Medicare Prescription Drug Plan (Part D).

Medigap policies cannot work with Medicare Advantage Plans.

## Applying

You should sign up for Medicare three months before you turn 65. You should apply even if you do not plan to receive retirement benefits because you are working. Apply online at [ssa.gov/medicare](http://ssa.gov/medicare). You can also call 1-800-772-1213 (TTY: 1-800-325-0778) Monday through Friday from 7 a.m. to 7 p.m.

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*The information and statements of law in this fact sheet should not be considered legal advice. This fact sheet is provided as a broad guide to help you understand how certain legal matters are handled in general. Courts may interpret the law differently. Before you take action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.*

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