

What is Medicare?



Medicare is the federal health insurance program for:

- People who are 65 or older
- Certain younger people with disabilities
- People diagnosed with end stage renal disease
- People diagnosed with Amyotrophic Lateral Sclerosis (ALS)

What are the parts of Medicare?





We often hear references to the alphabet letters associated with the various part of Medicare.

Do you what they are or what they mean?

Most people don't and that's okay. Here's a basic overview of the parts of Medicare and Medicare Supplemental Insurance (Medigap).

Medicare Part A-Hospital Insurance



Provides coverage for inpatient hospital care, inpatient skilled nursing facility care, home health care and hospice care.



Medicare Part B-Medical Insurance





Provides coverage for services from doctors and other health care providers, a variety of medical services and supplies.

Medicare Part C-Medicare Advantage









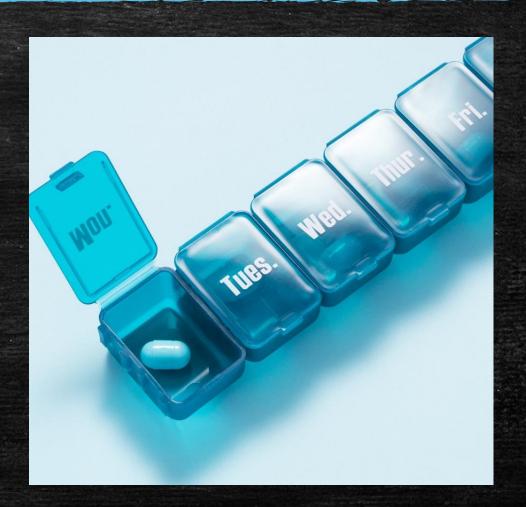
Medicare approved plans from private insurance companies that offer an alternative to Original Medicare (Parts A&B).

May also offer extra benefits that Original Medicare doesn't cover like vision, hearing and dental services.

Medicare Part D-Drug Coverage



Provides coverage for the cost of prescription drugs.



Medicare Supplemental Insurance-Medigap





Extra insurance you can buy from private insurance companies that is designed to pay the costs attributed to your Medicare deductibles, copayments, and benefit periods.

These plans can be identified with letters A-N.