

# What are the parts of Medicare?



## Part A (Hospital Insurance)

Helps cover:

- Inpatient care in hospitals
- **Skilled nursing facility care**
- Hospice care
- Home health care

**See pages 25–29.**



## Part B (Medical Insurance)

Helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many **preventive services** (like screenings, shots or vaccines, and yearly “Wellness” visits)

**See pages 29–54.**

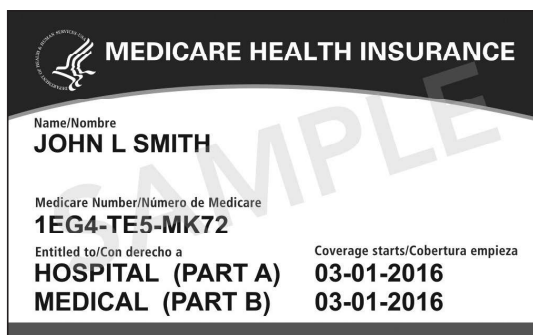


## Part D (Drug coverage)

Helps cover the cost of prescription drugs (including many recommended shots or vaccines).

Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

**See pages 79–90.**



## Replace your Medicare card

**If you need to replace your Medicare card because it's damaged or lost, log into (or create) your secure Medicare account at [Medicare.gov](https://www.Medicare.gov) to print or order an official copy of your Medicare card. You can also call 1-800-MEDICARE (1-800-633-4227) and ask for a replacement card to be sent in the mail. TTY users can call 1-877-486-2048.**

# Your Medicare options

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

## Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% **coinsurance**), you can also shop for and buy supplemental coverage.

**Part A**



**Part B**



You can add:

**Part D**



You can also add:

**Supplemental coverage**



This includes Medicare Supplement Insurance (**Medigap**). See Section 5 (starting on page 75) to learn more about Medigap. Or, you can use coverage from a former employer or union, or Medicaid.

**See Section 3 (starting on page 57) to learn more about Original Medicare.**

## Medicare Advantage (also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Plans may have lower out-of-pocket costs than Original Medicare.
- Plans may offer some extra benefits that Original Medicare doesn’t cover—like vision, hearing, and dental services.

**Part A**



**Part B**



Most plans include:

**Part D**



**Some extra benefits**

Some plans also include:

**Lower out-of-pocket costs**

**See Section 4 (starting on page 61) to learn more about Medicare Advantage.**

## AT A GLANCE

# Original Medicare vs. Medicare Advantage



### Doctor & hospital choice

Original Medicare	Medicare Advantage (Part C)
You can go to <b>any doctor or hospital that takes Medicare, anywhere in the U.S.</b>	In many cases, you'll need to only use <b>doctors and other providers who are in the plan's network</b> (for non-emergency care). Some plans offer non-emergency coverage out of network, but typically at a higher cost.
In most cases, you <b>don't need</b> a <b>referral</b> to see a specialist.	You <b>may need</b> to get a referral to see a specialist.



### Cost

Original Medicare	Medicare Advantage (Part C)
For Part B-covered services, <b>you usually pay 20% of the Medicare-approved amount</b> after you meet your <b>deductible</b> . This is called your <b>coinsurance</b> .	<b>Out-of-pocket costs vary</b> —plans may have different out-of-pocket costs for certain services.
You <b>pay a premium (monthly payment) for Part B</b> . If you choose to join a Medicare drug plan, you'll pay a separate premium for your Medicare drug coverage (Part D).	You pay the monthly <b>Part B premium</b> and may also have to <b>pay the plan's premium</b> . Plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).
There's <b>no yearly limit</b> on what you pay out of pocket, unless you have supplemental coverage—like Medicare Supplement Insurance ( <b>Medigap</b> ).	Plans <b>have a yearly limit</b> on what you pay out of pocket for services Medicare Part A and Part B covers. Once you reach your plan's limit, you'll pay nothing for services Part A and Part B covers for the rest of the year.
You <b>can get</b> Medigap to help pay your remaining out-of-pocket costs (like your 20% coinsurance). Or, you can use coverage from a former employer or union, or Medicaid.	You <b>can't buy and don't need</b> Medigap.



## Coverage

Original Medicare	Medicare Advantage (Part C)
Original Medicare covers most <b>medically necessary</b> services and supplies in hospitals, doctors' offices, and other health care facilities. Original Medicare doesn't cover some benefits like eye exams, most dental care, and routine exams. See page 55.	Plans must cover all of the medically necessary services that Original Medicare covers. Most plans offer some <b>extra benefits that Original Medicare doesn't cover</b> —like some routine exams and vision, hearing, and dental services.
You can join a <b>separate Medicare drug plan</b> to get Medicare drug coverage (Part D).	<b>Medicare drug coverage (Part D) is included in most plans.</b> In most types of <b>Medicare Advantage Plans</b> , you can't join a separate Medicare drug plan.
In most cases, you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.	In some cases, you have to get a service or supply approved ahead of time for the plan to cover it.



## Foreign travel

Original Medicare	Medicare Advantage (Part C)
Original Medicare generally <b>doesn't cover care outside the U.S.</b> You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers emergency care outside the U.S.	Plans generally <b>don't cover care outside the U.S.</b> Some plans may offer a supplemental benefit that covers emergency and urgently needed services when traveling outside the U.S.

This book explains these topics in more detail:

- **Original Medicare:** See Section 3 (starting on page 57).
- **Medicare Advantage:** See Section 4 (starting on page 61).
- **Medicare Supplement Insurance (Medigap):** See Section 5 (starting on page 75).
- **Medicare drug coverage (Part D):** See Section 6 (starting on page 79).

# Get started with Medicare

## If you're new to Medicare or already have experience with Medicare, it's important for you to:

- **Understand your Medicare coverage options.** There are 2 main ways to get your Medicare coverage—Original Medicare (Part A and Part B) and Medicare Advantage. See pages 5–7 to learn more.
- **Find out how and when you can enroll.** If you don't have Medicare Part A or Part B, see Section 1 (starting on page 15). If you don't have Medicare drug coverage (Part D), see Section 6 (starting on page 79). There may be penalties if you don't enroll when you're first eligible. If you have other health insurance, see pages 19–22 to find out how your other insurance works with Medicare.
- **Mark your calendar with these important dates!** This may be the only chance you have each year to change your coverage.



<b>October 1, 2021</b>	<b>Start comparing your current coverage with other options.</b> You may be able to save money or get extra benefits. Visit <a href="https://www.Medicare.gov/plan-compare">Medicare.gov/plan-compare</a> .
<b>October 15 to December 7, 2021</b>	<b>Change your Medicare health or drug coverage for 2022, if you decide to.</b> You can join, switch or leave a <a href="#">Medicare Advantage Plan</a> or a Medicare drug plan during this Open Enrollment Period each year.
<b>January 1, 2022</b>	<b>New coverage begins if you made a change.</b> If you kept your existing coverage and your plan's costs or benefits changed, those changes also start on this date.
<b>January 1 to March 31, 2022</b>	<b>If you're in a Medicare Advantage Plan,</b> you can change to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. Any changes you make will be effective the first of the month after the plan gets your request. See page 63.

**Each year, it's important to review your Medicare health and drug coverage** and make changes if it no longer meets your needs, or see if you could lower your out-of-pocket costs. You don't need to enroll in Medicare each year, but you should still review your options.

★ See pages 5–9 for an overview of your Medicare options.