

## What's NOT covered by Part A and Part B?

Medicare doesn't cover everything. If you need certain services Part A or Part B doesn't cover, you'll have to pay for them yourself unless:

- You have other coverage (including Medicaid) to cover the costs.
- You're in a **Medicare Advantage Plan** or Medicare Cost Plan that covers these services. Medicare Advantage Plans and Medicare Cost Plans may cover some extra benefits, like fitness programs and vision, hearing, and dental services.

Some of the items and services that Original Medicare doesn't cover include:

- ✘ Most dental care
- ✘ Eye exams (for prescription glasses)
- ✘ Dentures
- ✘ Cosmetic surgery
- ✘ Massage therapy
- ✘ Routine physical exams
- ✘ Hearing aids and exams for fitting them
- ✘ Long-term care
- ✘ Concierge care (also called concierge medicine, retainer-based medicine, boutique medicine, platinum practice, or direct care)
- ✘ Covered items or services you get from an opt out doctor (see page 60) or other provider (except in the case of an emergency or urgent need)

## Paying for long-term care

Long-term care (sometimes called “long-term services and supports”) includes non-medical care for people who have a chronic illness or disability. This includes non-skilled personal care assistance, like help with everyday activities, including dressing, bathing and using the bathroom. Non-medical care also includes home-delivered meals, adult day health care, and other services. **Medicare and most health insurance, including Medicare Supplement Insurance (Medigap), don't pay for this type of care.** You may be eligible for this care through Medicaid, or you can choose to buy private long-term care insurance.

You can get long-term care at home, in the community, in an assisted living facility, or in a nursing home. It's important to start planning for long-term care now to maintain your independence and to make sure you get the care you may need, in the setting you want, now and in the future.

### Long-term care resources

Use these resources to get more information about long-term care:

- Visit [longtermcare.acl.gov](https://www.longtermcare.acl.gov) to learn more about planning for long-term care.
- Call your State Insurance Department to get information about long-term care insurance. Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) or call 1-800-MEDICARE (1-800-633-4227) to get the phone number. TTY users can call 1-877-486-2048.
- Call your Medicaid office (State Medical Assistance Office), and ask for information about long-term care coverage. Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) to get the phone number for your state's Medicaid office. First, choose your state from the drop-down under "What state do you live in?" and then click "Go." You'll be taken to a page with contact information that's specific for your state. Then, in the left hand column of that page, choose "Other insurance programs," and look for the text "Medicaid program" under the hyperlink, in the list of options. You can also call 1-800-MEDICARE to get the phone number for your state's Medicaid office.
- Get a copy of "A Shopper's Guide to Long-Term Care Insurance" from the National Association of Insurance Commissioners at [naic.org/documents/prod\\_serv\\_consumer\\_ltc\\_lp.pdf](https://www.naic.org/documents/prod_serv_consumer_ltc_lp.pdf).
- Call your State Health Insurance Assistance Program (SHIP). See pages 117-120 for the phone number.
- Visit the Eldercare Locator, a public service of the Administration for Community Living, at [eldercare.acl.gov](https://www.eldercare.acl.gov) to find help in your community.