

Medicare Benefits



Phone (800) 691-2906

The Different Parts of Medicare

Medicare is health insurance for people age 65 or older, under 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD). ESRD is permanent kidney failure requiring dialysis or a kidney transplant. The different parts of Medicare help cover specific services if you meet certain conditions.

Medicare has the following parts:

Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals (includes critical access hospitals, inpatient rehabilitation facilities, and long-term care hospitals).
- Helps cover skilled nursing facility (not custodial or long-term care), hospice, and home health care services.

Medicare Part B (Medical Insurance)

- Helps cover doctor services and outpatient care.
- Helps cover some preventive services to help maintain a person's health and to keep certain illnesses from getting worse.
- Generally pays 80% of the Medicare-approved amount for covered services

Medicare Part C (Medicare Advantage Plans)

- A way to get Medicare benefits through private companies approved by and under contract with Medicare.
- Includes Part A, Part B, and usually other benefits Medicare doesn't cover. Most plans also provide prescription drug coverage.

Medicare Part D (Prescription Drug Coverage)

- Run by private companies approved by Medicare, which can either be Medicare Advantage Plans or separate Medicare Prescription Drug Plans.
- Helps cover the cost of prescription drugs.
- Each plan can vary in cost and drugs covered.

Courtesy of Medicare.gov