

Medicare is a complex program and can sometimes be confusing. When you are new to Medicare, the best place to start is familiarizing yourself with the differences between Medicare and the health insurance you may have currently. Learn what makes you Medicare-eligible, the different parts of Medicare and what those parts cover, times when you can enroll in Medicare, and how delaying enrollment can result in penalties.

### Understanding Medicare Part A, B, C & D

#### PART A

Medicare Part A covers hospitalization if you are admitted as “in-patient” to a hospital, skilled nursing facility or institution. For most people, there is no premium for Medicare Part A. Part A will have a deductible. Once you have reached the deductible, Part A covers 80% of Medicare allowable charges.

To sign up for Medicare Part A, contact [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare)

#### PART B

Medicare Part B covers you for services outside a hospital setting. Part B plan has a monthly premium. It too has a deductible and covers 80% of Medicare charges.

For more information or to sign up for Medicare Part B, contact [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare)

#### PART C

Medicare Part C also known as Medicare Advantage Plans are an “all in one” alternative to Original Medicare. They are offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, it will include Medicare Part A. These “bundled” plans include Medicare Parts A and B and usually Medicare prescription drug (Part D). Medicare Part C plans require a monthly premium and offer choices in plan designs and coverage.

For more information on Medicare Advantage plans, contact [Medicare.gov](http://Medicare.gov)

#### PART D

Medicare Part D is the Prescription Drug Program. You must obtain a prescription drug plan whether you are currently taking medication or not. The Federal Government requires all Medicare participants be enrolled in a Part D drug plan. Costs and listing of covered drugs may vary.

For more information on Medicare Part D or to enroll, contact [www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage](http://www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage)

### Medigap (Medicare Supplement Plans)

Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare (not with Medicare Advantage). They are sold by private insurance companies. If you have a Medigap, it pays all or part of certain remaining costs after Original Medicare pays first. Medigaps may cover outstanding deductibles, coinsurance, and copayments. Medigaps may also cover health care costs that Medicare does not cover at all, such as care received when traveling abroad. Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot elect a Medigap.

For more information on Medigap plans, contact [www.medicare.gov/medigap-supplemental-insurance-plans](http://www.medicare.gov/medigap-supplemental-insurance-plans).