



# Get started with Medicare

Medicare is your federal health insurance. It covers most of the cost when you need medical care. You will get it automatically if you collect:

- Social Security benefits
- Railroad Retirement Board benefits
- Disability benefits

Or you may have to sign up for Medicare if you:

- Are age 65 or over and do not currently get Social Security benefits
- Have End-Stage Renal Disease (ESRD)

The rules for Medicare change every year. So check the website ([www.medicare.gov](http://www.medicare.gov)) often to find out what's new.

## Choose your Medicare plan

Medicare has four parts — Part A, Part B, Part C and Part D.

### Original Medicare is Part A and Part B:

**Part A is hospital insurance.** This coverage is free as long as you have paid payroll taxes. It helps cover inpatient care for:

- Hospitals
- Skilled nursing centers
- Hospices
- Home health care

**Part B is medical insurance.** You will have to pay a monthly premium for this coverage. Part B helps cover:

- Doctor services

- Outpatient services
- Lab services
- Medical equipment
- Home health care
- Health screenings

### Medicare Advantage is Part C

Part C replaces Parts A and B. Medicare pays private insurance companies a monthly amount for your care. Medicare Advantage Plans cover the same services as Medicare Part A and Part B. But they may offer extras Original Medicare does not cover.

Some plans have vision and dental benefits. And most plans have prescription drug coverage. You may have to use the plan's doctors and hospitals. Premium costs, extra coverage and rules may vary.

### Part D is prescription drug coverage

Private insurance companies sell Part D plans. They help pay for or reduce the cost of drugs. The amount you pay will depend on the plan you choose and other factors. You can get a Part D plan in addition to Original Medicare or a Medicare Advantage Plan.

### Medicare does not cover all your costs

**You may have to pay:**

- Deductibles (The amount you need to pay each year before coverage starts.)
- Coinsurance (Medicare usually pays 80%. You pay the balance.)



- Copays (The amount you pay for a doctor visit or prescription.)

**Medicare doesn't cover:**

- Long-term care
- Dental Care
- Cosmetic Surgery
- Acupuncture
- Hearing aids
- Prescription drugs

To enroll in Medicare contact Social Security at:

Phone: **1-800-772-1213**

Website: **[www.socialsecurity.gov](http://www.socialsecurity.gov)**

**Fill in the gaps with Medigap**

**Medicare supplemental insurance is called Medigap**

Medigap plans help pay for some of the costs not covered by Medicare Part A and Part B. But you must have both Part A and Part B to buy a Medigap plan. But you should not need — and cannot get — a Medigap Plan if you gave a Medicare Advantage Plan.

Private companies offer a variety of Medigap policies. Federal and state laws control Medigap plan coverage and premium cost.

**For more information**

For handbook, *Medicare & You* or help finding Medicare Advantage Plans in your area contact:

**Medicare**

Phone: **1-800-MEDICARE** (1-800-633-4227)

Website: **[www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan)**

For help choosing your Medicare options contact:

**State Health Insurance Assistance Program (SHIP)**

For your local SHIP telephone number contact:

**Eldercare Locator**

Phone: **1-800-677-1116**

Website: **[www.n4a.org](http://www.n4a.org)** or **[www.eldercare.gov](http://www.eldercare.gov)**