

## What is Medicare?

Medicare is health insurance for:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

## The different parts of Medicare

The different parts of Medicare help cover specific services:



### Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals
- Helps cover skilled nursing facility, hospice, and home health care



### Medicare Part B (Medical Insurance)

- Helps cover doctors' and other health care providers' services, hospital outpatient care, durable medical equipment, and home health care
- Helps cover many preventive services to help maintain your health and to keep certain illnesses from getting worse



### Medicare Part C (also known as Medicare Advantage)

Offers health plan options run by Medicare-approved private insurance companies. [Medicare Advantage Plans](#) are a way to get the benefits and services covered under Part A and Part B. Most Medicare Advantage Plans cover Medicare prescription drug coverage (Part D). Some Medicare Advantage Plans may include extra benefits for an extra cost.



### Medicare Part D (Medicare Prescription Drug Coverage)

- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs
- Run by Medicare-approved private insurance companies

## Your Medicare coverage choices at a glance

There are two main ways to get your Medicare coverage: [Original Medicare](#) or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage. See page 35 for information about [Medicare Advantage Plans](#) and Medigap policies.

