

What is Medicare?

Medicare is health insurance for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

What are the different parts of Medicare?

Medicare Part A (Hospital Insurance) helps cover:

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care
- Home health care

Medicare Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some preventive services, including certain vaccines and cancer screenings

Medicare Part C (also called “Medicare Advantage”):

- Includes all benefits and services covered under Part A and Part B provided by Medicare-approved private insurance companies
- May include extra benefits and services for an extra cost
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan

Medicare Part D (Medicare prescription drug coverage):

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

Other Medicare terms

Some other terms you might need to know include:

Original Medicare: Original Medicare is sometimes called “traditional Medicare.” Original Medicare coverage is managed by the Federal Government. If you don’t choose a Medicare Advantage Plan (such as a Medicare HMO or PPO), you will have Original Medicare.

Medicare Supplement Insurance (also called **Medigap**): Medigap helps pay some of the costs that Original Medicare does not cover, such as copayments and deductibles. You need both Part A and Part B to purchase a Medigap policy.

Get the help you need

Consult other Fact Sheets in this series to help with the decisions you need to make, including:

- *Medicare Decisions for Someone Nearing Age 65*
- *Deciding Whether to Enroll in Medicare Part A and Part B When You Turn 65*
- *Medicare Decisions for Those Over 65 and Planning to Retire in the Next 6 Months*

Get Information from Medicare:

- Call **1-800-MEDICARE (1-800-633-4227)** to get Medicare information and important phone numbers. If you need help in a language other than English or Spanish, say “Agent” to talk to a customer service representative. TTY users should call 1-877-486-2048.
- **Visit Medicare.gov** to get detailed information about the Medicare health and prescription drug plans in your area, find participating health care providers and suppliers, get quality of care information, and more.
- **Look at the most recent “Medicare & You” handbook** to learn what’s new and get information about what Medicare covers. If you don’t have the most recent Handbook, you can download it on Medicare.gov or request a copy by calling 1-800-MEDICARE.

Call Social Security (1-800-772-1213) to:

- Find out if you’re eligible for Part A and/or Part B and how to enroll,
- Ask questions about Part A and Part B premiums,
- Apply for “Extra Help” with Medicare prescription drug costs,
- Report a change to your address or name, or
- Get a replacement Medicare or Social Security card.

