

Medicare Basics

What Is Medicare?

Medicare is health insurance for the following:

- People age 65 or older
- People under age 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 has the following parts:

Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals
- Helps cover [skilled nursing facility](#), hospice, and home health care

See pages 16–20.

Medicare Part B (Medical Insurance)

- Helps cover doctors' services, outpatient care, and home health care
- Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse

See pages 21–38.

Medicare Part C (Medicare Advantage Plans) (like an HMO or PPO)

- A health coverage option run by private insurance companies approved by and under contract with Medicare
- Includes Part A, Part B, and usually other coverage like prescription drugs

See pages 50–59.

Medicare Part D (Medicare Prescription Drug Coverage)

- A prescription drug option run by private insurance companies approved by and under contract with Medicare
- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs in the future

See pages 62–72.

Your Medicare Coverage Choices

With Medicare, you can choose how you get your health and prescription drug coverage. Below are brief descriptions of your coverage choices. Section 2 has more details about these choices and information to help you decide.

Original Medicare See pages 45–49.

- Run by the Federal government.
- Provides your Part A and/or Part B coverage.
- You can go to any doctor or hospital that accepts Medicare.
- You can join a Medicare Prescription Drug Plan to add drug coverage.
- You can buy a Medigap (Medicare Supplement Insurance) policy (sold by private insurance companies) to help fill the gaps in Part A and Part B.

Medicare Advantage Plans (like an HMO or PPO) See pages 50–59.

- Run by private insurance companies approved by and under contract with Medicare.
- Provides your Part A and Part B coverage but can charge different amounts for certain services. May offer extra coverage and prescription drug coverage, sometimes for an extra cost. **Cost for items and services vary by plan.**
- If you want drug coverage, you must get it through your plan (in most cases).
- You don't need and you can't use a Medigap policy with a Medicare Advantage Plan.

Other Medicare Health Plans See pages 60–61.

- Plans that aren't Medicare Advantage Plans but are still part of Medicare.
- Include Medicare Cost Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).
- Most plans provide Part A and Part B coverage, and some also provide prescription drug coverage (Part D).

Note: You might also have health and/or prescription drug coverage from a former or current employer or union that could affect your choices.

See page 43 for a chart that explains your Medicare coverage choices and the decisions you need to make.

Where to Get Your Medicare Questions Answered

<p>1-800-MEDICARE To get general Medicare information and other important telephone numbers.</p>	<p>1-800-633-4227 TTY 1-877-486-2048</p>
<p>State Health Insurance Assistance Program (SHIP) To get free Medicare counseling and personalized help making coverage decisions; information on programs for people with limited income and resources; and help with claims, billing, and appeals.</p>	<p>See pages 110–113.</p>
<p>Social Security To replace a Medicare card; change your address or name; get information about Part A and/or Part B eligibility, entitlement, and enrollment; apply for Extra Help with Medicare prescription drug costs; ask questions about premiums; and report a death.</p>	<p>1-800-772-1213 TTY 1-800-325-0778</p>
<p>Coordination of Benefits Contractor To get information on whether Medicare or your other insurance pays first and to report changes in your insurance information.</p>	<p>1-800-999-1118 TTY 1-800-318-8782</p>
<p>Department of Defense To get information about TRICARE for Life.</p>	<p>1-866-773-0404 TTY 1-866-773-0405</p>
<p>Department of Health and Human Services Office of Inspector General If you suspect billing fraud.</p> <p>Office for Civil Rights If you think you were discriminated against or if your health information privacy rights were violated.</p>	<p>1-800-447-8477 TTY 1-800-377-4950</p> <p>1-800-368-1019 TTY 1-800-537-7697</p>
<p>Department of Veterans Affairs If you are a veteran or have served in the U.S. military.</p>	<p>1-800-827-1000 TTY 1-800-829-4833</p>
<p>Office of Personnel Management To get information about the Federal Employee Health Benefits Program for current and retired Federal employees.</p>	<p>1-888-767-6738 TTY 1-800-878-5707</p>
<p>Railroad Retirement Board (RRB) If you have benefits from the RRB, call them to change your address or name, check eligibility, enroll in Medicare, replace your Medicare card, and report a death.</p>	<p>Local RRB office or 1-877-772-5772</p>
<p>Quality Improvement Organization (QIO) To ask questions or report complaints about the quality of care for a Medicare-covered service or if you think your service is ending too soon.</p>	<p>Call 1-800-MEDICARE to get the telephone number for your QIO.</p>