

# Medicare Option Details

## Original Medicare

### Part A: Hospital Insurance



- Covers inpatient services like a hospital stay
  - Inpatient stays must be 24 hours or longer
- Premium-free for most people

### Part B: Medical Insurance



- Covers outpatient services like going to the doctors' office
- Requires a monthly premium

## Medicare Approved Private Plans

### Part C: Medicare Advantage



- Requires enrollment in Original Medicare first
- Often includes additional benefits such as dental, hearing, vision, and drug coverage
- May require additional monthly premium

### Part D: Drug Coverage



- Covers most prescription drugs
- Requires a monthly premium

### Medigap (Supplemental Program)



- Only available if you have Original Medicare
- Pays for costs that Original Medicare does not fully cover

## Additional information

### Part D

- Various plans are available to compare and choose from
- Can purchase as a stand-alone plan if enrolled in Part A, or Part B, or both
- Medicare Advantage plans may include drug coverage

### Medicare Advantage

- Various plans are available
- Enrolling in Medicare Advantage means enrolling in both Original Medicare and Medicare Advantage
- Provider network differs from Original Medicare
- Possible to switch back to Original Medicare, but this may affect Medigap enrollment and costs

### Example of plan selections

- Original Medicare, Part D, and Medigap
- A Medicare Advantage plan (based on Original Medicare enrollment)

#### Medicare Resources

Contact local SHIP for assistance:

\*Medicare information is subject to change\*

Medicare: 1-800-MEDICARE

<https://www.medicare.gov/>



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