

Medicare Parts A & B

Basic Information

- This tip sheet introduces Original Medicare, which is Parts A and B
- One can sign up for Parts A and B or only one Part depending on circumstances
- Individuals with limited income and resources may be able to get help with premium and other costs
 - Visit the Medicare.gov website to learn more about the four Medicare Savings Programs
 - Limits vary by states and are subject to change

Additional information

- Some people may be automatically enrolled in Part A if they receive Social Security Benefits and are 65 or older
- Failing to enroll during the initial period will result in a late enrollment penalty and possible gaps in coverage (exclusions apply)
 - **Initial enrollment period** is a 7-month window that usually starts 3 months before the month you turn 65, includes your 65th birthday month, and ends 3 months after.

Medicare Part A – Hospital Insurance

Helps pay for inpatient services

- Hospital Stay
- Home Healthcare
- Hospice
- Skilled Nursing Facilities

Costs you are responsible for:

- Premiums*
- Copayment
- Coinsurance
- Deductible

* Premium-free if you or your spouse paid Medicare taxes while working for 10 years (40 quarters)

Medicare Part B – Medical Insurance

Helps pay for medically necessary services and preventive services

- Ambulance Services
- Doctor Services
- Durable Medical Equipment
- Mental Health Services
- Outpatient Hospital Services
- Preventive Services

Costs you are responsible for:

- Premiums
- Copayment
- Coinsurance
- Deductible

Medicare Resources

Contact for assistance:

Illinois SHIP office: (800) 252-8966

AGING.SHIP@illinois.gov

Medicare: 1-800-MEDICARE

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

*Medicare
information is
subject to
change*



**Center for Research and Education on Aging
and Technology Enhancement**

Funded by the National Institute on Aging:
Grant POI AG073090

<http://create-center.org>