

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 for assistance:

NY SHIP/HIICAP office: (800) 701-0501

<https://aging.ny.gov>

Medicare: 1-800-MEDICARE

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

Medicare information is subject to change



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