

Medicare Option Overview

Part A (Hospital Insurance):



Covers inpatient care in hospitals, skilled nursing facilities, hospice care, and home health care

Example: Many of the costs for the hospice center were covered by **Part A** of Original Medicare

Part B (Medical Insurance):



Covers outpatient care, durable medical equipment, and many preventive services

Example: A wheelchair is an example of durable medical equipment that is covered by **Part B**

Part C (Medicare Advantage):



Medicare-approved health plans offered by private health insurance companies that are available after enrolling in Original Medicare

Example: The individual enrolled in **Medicare Advantage** because the plan offered extra benefits

Part D (Prescription Drug Coverage):



Plans offered by private health insurance companies that covers costs of prescription drugs

Example: The individual decided to enroll in a **Part D** plan because they were going to enroll in Original Medicare

Original Medicare:

M

The health insurance offered by the federal government through Medicare; includes Part A and Part B

Example: They decided to go with **Original Medicare**, as they liked the broad provider network

Medicaid:

Me

Health insurance program offered by the state government for individuals with limited income

Example: Due to limited income, they were eligible to enroll for **Medicaid** based on the requirements set by the state

Medigap:



Supplemental health plans offered by private health insurance companies to support out-of-pocket costs for Original Medicare

Example: They learned that their **Medigap** policy helped pay for the Part A deductible, but that not all policies do so

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



Center for Research and Education on Aging and Technology Enhancement

Funded by the National Institute on Aging:
Grant POI AG073090

<http://create-center.org>