

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](https://www.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:

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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