

8 Questions Answered About the Medicare Maze

Medicare is government health insurance for people aged 65 and older, and for people with certain illnesses and disabilities. Today, more than 60 million people in the U.S. get their health coverage from Medicare.

The Medicare system is complicated. But learning the basics can save you money and help ensure that you get the health care you prefer. Here are eight frequently asked questions and answers about Medicare that will help you as you navigate and plan.

What are the “parts” of Medicare?

Medicare Part A is hospital insurance. It helps cover care in hospitals, skilled nursing care, hospice care, and skilled nursing care at home under some circumstances.

Medicare Part B is medical insurance. It helps cover:

- ▶ Services from doctors and other health care providers.
- ▶ Outpatient care.
- ▶ An annual wellness visit and preventive services, such as immunizations and screenings.
- ▶ Durable medical equipment, such as hospital beds, wheelchairs and walkers.

Together, Parts A and B are called Original Medicare. Medicare Parts A and B do not cover long-term care, custodial or personal care, meal delivery, homemaker services or any other assistance that isn't related to medical care.

Medicare Part D is prescription drug coverage. It helps cover the cost of prescription medications and many vaccines. Medicare Part D coverage is purchased through private insurance companies.

Medicare Advantage plans (also called “Part C”) are Medicare-approved plans from private insurance companies that you can enroll in instead of Original Medicare and a drug plan. These plans may offer extra benefits, such as some dental, vision and hearing coverage. Some Medicare Advantage plans also cover nonmedical in-home care services, such as medication management, personal care, meal preparation and transportation. You usually need to use doctors and other providers within the plan's network. You may need to get prior authorization for some services.



Medicare Supplemental Insurance (“Medigap”) is extra insurance you can buy from a private company to help pay the share of your costs that is not covered by Original Medicare Parts A and B. You can't purchase a Medigap plan if you have opted for a Medicare Advantage plan.

How and when do I sign up for Medicare?

Your Initial Enrollment Period begins three months before your 65th birthday, and ends three months after your birthday month. People who are already getting benefits from Social Security or the Railroad Retirement Board will be automatically enrolled in Part A and Part B on the first day of the month they turn 65. Others should contact Social Security to learn about their eligibility.