



## Medicare Overview

Medicare is health insurance for people 65 or older, under age 65 with certain disabilities and people of any age with End Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

This pamphlet provides an overview of the Medicare Program, Medicare Advantage Plans, and Medicare prescription drug plans. It summarizes Medicare covered services and provides information about Medigap (Medicare Supplement Insurance) policies.

**IMPORTANT: Medicare generally cannot pay for any of your hospital or medical bills unless you receive your medical care in the United States (including Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa). Under certain limited circumstances, medical services provided in Canada or Mexico also may be covered by Medicare, but only if you are living in the United States.**

## Medicare Part A (Hospital Insurance)

Medicare Part A (Hospital Insurance) helps cover your inpatient care in hospitals and skilled nursing home facilities (not custodial care or long-term care). It also covers hospice care and some home health care. It also includes care in critical access hospitals and inpatient rehabilitation facilities.

### Hospital Stays

Medicare Part A helps cover semi-private rooms, meals, general nursing and other hospital services and supplies.

### Skilled Nursing Facility Care (up to 100 days)

Covered services include semiprivate room, meals, skilled nursing and rehabilitation services, and other services and supplies.

### Home Health Care

Medicare Part A coverage includes part-time or intermittent skilled nursing care and physical therapy, speech-language pathology and occupational therapy.

### Hospice Care

Medicare Part A coverage can include part-time or intermittent skilled nursing care and physical therapy, speech-language pathology and occupational therapy.

## Medicare Part B (Medical Insurance)

Medicare Part B (Medical Insurance) helps cover medically necessary services like doctors' services, outpatient care, home health services, durable medical equipment and other medical services. Part B also covers many preventative services.

### Medical and Other Services

Medicare Part B covers doctors' services outpatient medical and surgical services and supplies, diagnostic tests, durable medical equipment and more.

**Medicare helps cover a one-time “Welcome to Medicare” preventative visit during the first twelve months you have Part B.**

### Clinical Laboratory Services

Medicare Part B covers blood tests, urinalyses, and some screening tests.

### Home Health Care

Medicare Part B coverage can include part-time or intermittent skilled care and physical therapy, speech-language pathology and occupational therapy.

### Outpatient Hospital Services

Medicare Part B helps to cover hospital services and supplies received as a hospital outpatient.

## Medicare Part B Covered Preventive Services

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Medicare Part B covers many preventive services to help you live a longer, healthier life. You pay nothing for most preventive services if you get the services from a doctor or other qualified health care provider who accepts assignment. How often you can get each service varies. Some services are covered only for people with certain conditions or risk factors, so check with your doctor about what's right for you. You must have Medicare Part B to get help paying for these Medicare-covered preventive services.

For more information about Medicare Part A and Part B covered services, visit [Medicare.gov](https://www.Medicare.gov).

## Medicare Part C (Medicare Advantage Plans)

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Medicare Advantage Plans (like an HMO or PPO) are a way to get your Medicare coverage through private companies approved by Medicare. These plans include Part A, Part B, and usually other coverage like prescription drugs (Part D). You usually pay a monthly premium (in addition to your Part B premium) and a copayment or coinsurance amount for covered services. Costs, extra coverage, and rules vary by plan. If you choose not to join a Medicare Advantage Plan, in most cases, you'll get your Medicare coverage through Original Medicare.

## Medicare Part D (Medicare Prescription Drug Coverage)

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In general, Medicare offers prescription drug coverage to everyone with Medicare. This coverage is offered by private companies approved by Medicare. To get prescription drug coverage you can join a

- Medicare Prescription Drug Plan that adds coverage to Original Medicare and certain Medicare Advantage Plans, or
- Medicare Advantage Plan that includes prescription drug coverage.

Generally, you'll have to pay a monthly premium for Medicare prescription drug coverage.

## Original Medicare

Original Medicare is one of your health care choices. You'll have Original Medicare unless you choose to join a Medicare Advantage Plan. You can see any doctor or provider who's enrolled in Medicare and accepting new patients. You don't need referrals.

In Original Medicare, if you have Medicare Part A and/or Part B, you get all the Part A and/or Part B covered services listed earlier in this pamphlet. You must sign up for Part B and pay a monthly premium to get the Part B covered services.

You also have to pay additional costs (like a deductible, coinsurance, or

co-payment) for some Medicare-covered services. In addition to Original Medicare, you can get more coverage to help pay your health care costs. You may get Medicare Supplement Insurance (Medigap) policy or join a Medicare Prescription Drug Plan. You can choose one or both of these types of additional coverage.

## Options for Additional Coverage

### [Medicare Supplement Insurance \(Medigap\) Policy](#)

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Medigap policies are a type of private insurance designed to help pay some of your out-of-pocket costs (like your coinsurance and deductibles) in Original Medicare. Different types of Medigap policies, which are identified by letters, must all have standardized benefits. This means that you can easily compare a Plan A sold by one insurance company with a Plan A sold by another. Medigap policies sold today don't cover long-term care, vision and dental care, private-duty nursing, or prescription drug coverage. All policies may not be available in your area.

- **Buying a Medigap policy – You must have both Medicare Part A AND Part B to buy a Medigap policy.** The cost varies depending on the company you buy from and where you live. You'll pay a monthly premium directly to the private company you bought the policy from, in addition to your Part B premium.

- **When you can buy –** The best time to buy a Medigap policy is during the 6-month period that starts with the first month you're age 65 or older AND enrolled in Medicare Part B. This is called your Medigap Open Enrollment Period. During this period, you can buy any Medigap policy sold in your area. After this period, you may have to pay more, or you may not be able to get the Medigap policy you want.

### [Medicare Advantage Plans](#)

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**You must have both Medicare Part A AND Part B and live in the United States to join a Medicare Advantage Plan.** When you join a Medicare Advantage Plan you will get the Part A and Part B covered services previously listed in this pamphlet through the Medicare Advantage Plan. In most of these plans, there are generally extra benefits and lower copayments than in Original Medicare and they include prescription drug coverage (usually for an extra cost).

## Medicare Prescription Drug Coverage

**You need to have either Medicare Part A or Part B and live in the United States to join a Medicare drug plan.** Medicare drug plans are run by private companies that contract with Medicare. These plans cover a variety

of brand name and generic prescription drugs. All Medicare drug plans offer at least a basic standard package of coverage, but costs and coverage are different in every plan.

If you have, or are eligible for, prescription drug coverage from an employer or union, TRICARE, the Department of Veterans Affairs (VA), or the Federal Employees Health Benefits Program (FEHBP), read all the materials you get from your insurer or plan provider. If you still have questions, talk to your benefits administrator, insurer, or plan provider before you make any changes to your current coverage.

**For more information about Medicare Prescription Drug Plans, Medicare Advantage Plans, and Medigap policies, visit [Medicare.gov](https://www.medicare.gov).**

## Medicare and the Health Insurance Marketplace

Medicare isn't part of the Marketplace. The Marketplace doesn't offer plans to help lower your Medicare out-of-pocket costs.

## For More Information

If you have questions about how to enroll in Medicare, contact any United States Consular office. If you live in the Philippines, please contact the U.S. Veterans Administration Regional Office in Manila.

For general questions about the Medicare program, visit [Medicare.gov](https://www.Medicare.gov). You can find the most up-to-date Medicare information and answers to your questions.

“Welcome to Medicare” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.



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