

## **What Are the Different Parts of Medicare?**

**There are four parts to Medicare, each providing different types of health care services.**

**“Original” Medicare Part A Hospital Insurance** helps pay for inpatient hospital care, skilled nursing facility care, home health care, and hospice care. Medicare provides this coverage directly and you have your choice of doctors, hospitals, and other providers that accept Medicare.

**“Original” Medicare Part B Medical Insurance** helps pay for covered physician’s services and many other medical services and supplies. Medicare provides this coverage directly and you have your choice of doctors, hospitals, and other providers that accept Medicare.

**NOTE:** With Original Medicare Part A and Part B there are deductibles, copayments, coinsurance amounts that are left for you to pay. However, you may choose to supplement your Medicare coverage with a policy known as a **Medicare Supplement Plan** to help with those costs.

**Medicare Part C** is also known as Medicare Advantage. This is an alternative way of receiving your Medicare A and B coverage. Medicare Advantage Plans are available through private insurance companies approved by Medicare to provide this coverage. In most plans, you will need to use a network of providers, such as an HMO or PPO. You may pay a monthly premium. Many Medicare Advantage Plans also include outpatient prescription drug coverage, known as Medicare Part D.

**Medicare Part D** is the part of Medicare that helps cover outpatient prescription drugs. Medicare Part D adds prescription drug coverage to Original Medicare. These plans are offered by insurance companies approved by Medicare.