

What Is Medicare?



Medicare is health insurance for the following:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

The Different Parts of Medicare

The different parts of Medicare help cover specific services:

Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals, skilled nursing facilities, hospice, and home health care.
- Most people don't have to pay a premium for Medicare Part A because they or a spouse paid Medicare taxes while working in the United States. If you don't automatically get premium-free Part A, you may still be able to enroll, and pay a premium.

Medicare Part B (Medical Insurance)

- Helps cover doctors' and other health care providers' services, outpatient care, durable medical equipment, and home health care.
- Helps cover some preventive services.
- Most people pay up to the standard monthly Medicare Part B premium.

Note: You may want to get coverage that fills gaps in Original Medicare coverage. You can choose to buy a Medicare Supplement Insurance (Medigap) policy from a private company.

Medicare Part C (also known as Medicare Advantage)

- Offers health plan options run by Medicare-approved private insurance companies. Medicare Advantage Plans are a way to get the benefits and services covered under Part A and Part B. Most Medicare Advantage Plans cover Medicare prescription drug coverage (Part D).
- Some Medicare Advantage Plans may include extra benefits for an extra cost.

Medicare Part D (Medicare Prescription Drug Coverage)

- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs
- Run by Medicare-approved private insurance companies
- Costs and benefits vary by plan

Note: Help is available. If you have limited income and resources, you may qualify for help paying your Medicare health care and/or prescription drug coverage costs. For more information, visit www.socialsecurity.gov, call Social Security at 1-800-772-1213, or apply for help at your State Medical Assistance (Medicaid) office.

If you have questions about Medicare, visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

What Is Medicaid? ★ ★ ★

Medicaid is health coverage available to certain people and families who have limited income and resources. The rules for counting your income and resources (like bank accounts or other items that can be sold for cash) depend on which state you live in. Eligibility may also depend on how old you are and whether you're pregnant, whether you're blind or have other disabilities, and whether you're a U.S. citizen. Certain legal immigrants may also be eligible. If a woman's labor and delivery of her child is covered by Medicaid, her baby may be covered for up to 1 year without needing to apply.

Even if you aren't sure whether you qualify, if your income is limited, and if you or someone in your family needs health care, you should apply for Medicaid and have a qualified caseworker in your state look at your situation.

People with Medicaid who are disabled or elderly may also get coverage for services such as nursing home care or home and community-based services. Depending on your state's rules, you may also be asked to pay a small part of the cost (copayment) for some medical services. If you qualify for both Medicare and Medicaid, most of your health care costs will be covered, including prescription drug coverage.

Do you have children or grandchildren who need health insurance? The **Children's Health Insurance Program (CHIP)** provides access to low cost health insurance coverage to children in families who earn too much income to qualify for Medicaid but not enough to buy private health insurance.

In general, children in families with incomes up to \$44,700 a year (for a family of 4) are likely to be eligible for free or low-cost health insurance that pays for doctor visits, dental care, prescription drugs, hospitalizations, and much more. In many states, families can have higher incomes and their children can still qualify. Pregnant women and other adults may also be eligible for coverage. Each state has its own program, with its own eligibility rules. Visit www.insurekidsnow.gov, or call 1-877-KIDS-NOW (1-877-543-7669) for more information about CHIP.

If you have questions about Medicaid (to find out if you qualify or to sign up), you can call your State Medical Assistance (Medicaid) office for more information. Visit www.medicare.gov/contacts or call 1-800-MEDICARE (1-800-633-4227) to get the telephone number. TTY users should call 1-877-486-2048.

