

TIPS AND RESOURCES FOR CAREGIVERS

What Types of Expenses Does Medicare Cover?

Medicare Program	What's Covered?
Medicare Part A (Hospital Insurance)	<ul style="list-style-type: none"> Inpatient care in hospitals, including room costs and hospital services, such as meals and supplies Skilled nursing facilities, hospice, and some components of home health care
Medicare Part B (Medical Insurance)	<ul style="list-style-type: none"> Doctors' services, outpatient care, and some components of home health care Tests, shots, and services to help maintain your loved one's health, such as Pap tests, flu shots, and colorectal cancer screenings Ambulance services
Medicare Part C (Medicare Advantage Plans, such as an HMO or PPO)	<ul style="list-style-type: none"> Includes all Part A and Part B covered services, and often includes prescription drug coverage A health coverage option run by private insurance companies which often has lower deductibles and co-payments
Medicare Part D (Prescription Drug Coverage)	<ul style="list-style-type: none"> Helps cover prescription drug costs

Other services, including most types of long-term care, are not covered by Medicare. Patients who need services not covered by Medicare will have to pay out-of-pocket unless they have Medicaid or other insurance to cover the costs. Even if Medicare covers a service or item, patients generally have to pay deductibles, coinsurance, and co-payments. Coverage is often subject to eligibility requirements and terms. To learn more about what Medicare covers, visit www.medicare.gov/publications to view or print the "Medicare & You" handbook.

ADDITIONAL RESOURCES

- Ask Medicare offers help in choosing a prescription drug plan, finding local resources, a free e-newsletter, and much more at www.medicare.gov/caregivers. Go to "Caregiver Topics," "Paying for Care" and "Which expenses are covered?" to learn more about Medicare and specific health services.
- Medicare.gov's online support center at <http://questions.medicare.gov> features commonly asked questions and answers about Medicare coverage.
- State Health Insurance Assistance Programs (SHIPs) offer free health insurance counseling. To find the SHIP office in your area, visit www.medicare.gov and select "Useful Phone Numbers and Web sites."