

# Medicare Resource Center



## Getting started with Medicare

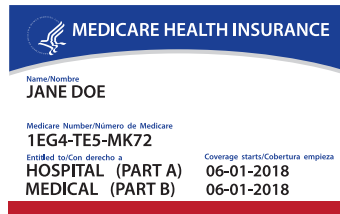
Medicare decisions are highly personal. Before you decide anything about which insurance carrier to cover your Medicare needs, you should understand how Medicare works.

### STEP 1: ENROLL IN ORIGINAL MEDICARE

Original Medicare  
(Provided by the government)

**PART A** Part A covers hospital stays, skilled nursing facility care and hospice care

**PART B** Part B covers doctor and outpatient visits



### STEP 2: DECIDE IF YOU NEED ADDITIONAL COVERAGE. YOU HAVE 2 WAYS TO GET IT.

#### Option 1

Add one or both of the following to Original Medicare:

**Medicare Supplement Insurance**  
Offered by private companies



Covers some of the costs not paid by Original Medicare Parts A and B

**Medicare Part D**  
Offered by private companies



Part D covers prescription drugs

#### ORIGINAL MEDICARE

Pays up to 80% of the approved amount after you've reached your deductible.

You pay the rest, or **20%** of the Medicare-approved cost.

**There is no out-of-pocket maximum.**

**Part A Deductible for 2019**  
**\$1364 per benefit period\***

**Part B Deductible for 2019**  
**\$185 per year**

\*Benefit period

A benefit period begins the day you're admitted as an inpatient in a hospital or SNF. The benefit period ends when you haven't gotten any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.

#### Some of the items and services that Medicare doesn't cover include:

- Long-term care or custodial care
- Most dental care
- Eye exams related to prescribing glasses
- Dentures
- Cosmetic surgery
- Acupuncture
- Hearing aids and exams for fitting them
- Routine foot care

**Most Medicare Supplement Plans Have No Network**

#### Option 2

Choose a Medicare Advantage Plan:

**Medicare Advantage (Part C)**  
Offered by private companies



Part C combines Part A (hospital) and Part B (doctor)



Provides additional benefits



Most plans cover prescription drugs

**Most Medicare Advantage Plans Have A Network**

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