

Medicare Resource Center





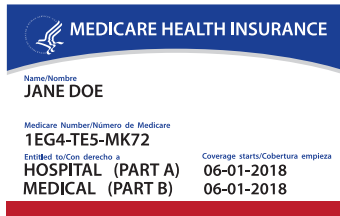
Getting started with Medicare

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



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

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


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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