

# Understanding your Medicare choices.

Medicare Made Clear™

Get Answers Series



## You can customize your Medicare plan to fit your specific needs.

### Original Medicare (Parts A and B)

- Provided by the federal government
- Covers hospital care, doctor visits and other outpatient care
- Does not include prescription drug coverage, but a stand-alone prescription drug plan can be added
- Works with Medicare supplement insurance plans, which cover some of the costs not covered by Parts A and B

### Medicare Advantage (Part C)

- Offered by private insurance companies
- Combines hospital costs and doctor and outpatient care all in one plan
- Many plans include prescription drug coverage, or a stand-alone prescription drug plan can be added
- Can include additional benefits such as hearing, vision and dental coverage
- Cannot be combined with a Medicare supplement insurance plan

### Are you eligible?

- If you're at least 65 years old you are eligible to enroll. Or if you're under age 65 you may qualify because of a disability or another special situation
- You must be a U.S. citizen or legal resident who has lived in the United States for at least five consecutive years

### Interested in learning more?

Check out [MedicareMadeClear.com](http://MedicareMadeClear.com) to watch videos, sign up for our newsletter, take quizzes, find tools and get answers to your Medicare questions.

Additional information resources:

- Visit [Medicare.gov](http://Medicare.gov)
- Call **1-800-MEDICARE (1-800-633-4227)**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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# Medicare Choices

## Step 1

Enroll in Original Medicare when you become eligible.

**ORIGINAL MEDICARE**

 **PART A** +  **PART B**

Covers hospital stays      Covers doctor and outpatient visits

**Government-provided**

## Step 2

If you need more coverage, you have choices.


### Option 1

or

### Option 2

Keep Original Medicare and add:

**MEDICARE SUPPLEMENT INSURANCE**




Covers some or all of the costs not covered by Parts A & B

**Offered by private companies**

**and/or**

**MEDICARE PART D**



Covers prescription drugs

**Offered by private companies**

**MEDICARE ADVANTAGE (PART C)**

 Combines Parts A & B

 Additional benefits

 Most plans cover prescription drugs

**Offered by private companies**

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