



A Simple Guide to Medicare

Original Medicare + Add-ons				Medicare Advantage
ORIGINAL MEDICARE	ORIGINAL MEDICARE	ADD-ON	ADD-ON	
 HOSPITAL PART A	 DOCTORS PART B	 PRESCRIPTIONS PART D	 SUPPLEMENT MEDIGAP	 "ALL-IN-ONE" PART C = A + B + D
What it is Access to emergency and hospital services. Helps cover Inpatient hospital stays Care in a skilled nursing facility Hospice care Some home health care following a hospital or skilled nursing facility stay	What it is Access to primary care physicians and outpatient specialists. Helps cover Outpatient care Many preventative services Some home health care Durable medical equipment	What it is Helps cover the cost of prescription drugs. Plans are run by private insurance companies that follow rules set by Medicare. Helps cover Prescription drugs, including recommended shots and vaccines. Covered drugs and payments vary by plan.	What it is Medicare Supplement Insurance covers your share of costs in Parts A & B. Plans are run by companies that follow rules set by Medicare. All plans with the same letter have the same coverage. Helps cover Your out-of-pocket expenses for Original Medicare.	What it is One plan that combines hospital (Part A), medical (Part B), and often prescription (Part D) insurance. Plans are run by companies that follow rules set by Medicare. You cannot also have a supplement plan. Helps cover Everything you get in Original Medicare (Parts A and B and usually D, but not Supplement). May include benefits not covered by Original Medicare, like dental, vision and hearing coverage.

Guide For Persons With Medicare

Michael Seilmaier



Guide For Persons With Medicare:

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