

## Medicare General Information

Medicare is federal health insurance program for people 65 or older, and people under 65 with certain disabilities including End-Stage Renal Disease. If you are close to 65, you can sign up for Medicare Part A and/or Part B during the 7-month period, also known as Initial Enrollment Period, that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you do not sign up when you are first eligible, you may enroll in Medicare during annual General Enrollment Period; however, you may have to pay a late enrollment penalty for as long as you have coverage if you do not sign up when you first become eligible.

To apply for Medicare, you can contact Social Security at 1-800-772-1213 (TTY: 1-800-325-0778) or apply online at [www.ssa.gov/medicare/](http://www.ssa.gov/medicare/)

For questions about Medicare program or make changes to your Medicare coverage, you can contact Medicare at 1-800-633-4227 (TTY: 1-877-486-2048) or visit [www.Medicare.gov](http://www.Medicare.gov)

Medicare Coverage	What's Covered	What Do You Pay
<b>Part A: Hospital Insurance</b>	<ul style="list-style-type: none"> <li>• Inpatient care in hospital</li> <li>• Skilled nursing facilities (with limitation and upon meeting qualifications)</li> <li>• Hospice care</li> </ul>	<ul style="list-style-type: none"> <li>• No monthly premiums for most people</li> <li>• Yearly deductibles</li> <li>• Co-insurance as applicable</li> </ul>
<b>Part B: Medical Insurance</b>	<ul style="list-style-type: none"> <li>• Doctor &amp; physician services</li> <li>• Preventive services/screening</li> <li>• Durable medical equipment</li> <li>• Outpatient services</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly premiums</li> <li>• Yearly deductibles</li> <li>• Co-insurance as applicable</li> </ul>
<b>Part C: Medicare Advantage</b>	<ul style="list-style-type: none"> <li>• Offered by private insurance companies approved by Medicare</li> <li>• Includes Parts A &amp; B</li> <li>• Most plans include Part D</li> <li>• May cover hearing, dental and vision treatment</li> </ul>	<ul style="list-style-type: none"> <li>• May pay additional premium on top of your monthly Part B premium</li> <li>• Deductibles and co-pay/co-insurance will vary by plan</li> </ul>
<b>Part D: Prescription Drug</b>	<ul style="list-style-type: none"> <li>• Offered by private insurance companies approved by Medicare</li> <li>• Covered drugs vary by plan</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly premiums</li> <li>• Yearly deductibles</li> <li>• Co-pay/co-insurance before and after the coverage gap (also known as "donut hole")</li> <li>• Discounted costs within the coverage gap</li> </ul>