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A program of Tennessee Alliance for Legal Services

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Medicare

What is Medicare?

Medicare is a federal medical benefits program that is financed through the Social Security system. It is primarily for those aged 65 and older but also covers persons with certain disabilities under the age of 65 and those with end-stage renal disease.

What is Original Medicare?

Original Medicare includes Part A, Part B, and Part D. Alternatively, you can choose Part C, or a Medicare Advantage Plans. These are managed care plans provided by a private company that contracts with Medicare to provide your Part A, Part B, and other benefits. Many of these plans also cover Part D coverage.

What is Part A?

Part A covers inpatient care in hospitals, skilled care for up to 100 days in a rehabilitation facility, some home health, and hospice. You usually do not pay a premium for Part A coverage if you or your spouse paid Medicare taxes while working.

What is Part B?

Part B covers medical equipment, doctor's visits, home health care, and preventative services. If you elect to have Part B, you pay a premium each month. Most people pay a standard premium amount, but if your income is higher, you may pay more.

What is Part C?

Part C includes all Medicare Advantage Plans, Medicare Savings Accounts, and other Medicare health plans. They are run by private companies that are approved by Medicare and can include Part A, Part B, and some prescription drug coverage. The cost of Part C coverage depends on several factors, including whether the plan charges a monthly premium, whether the plan pays any of your monthly Medicare Part B premium, whether the plan has a yearly deductible, how much you pay for co-pays, and the type of health care services that you need.

What is Part D?

Part D covers prescription drugs. Most charge a monthly premium that varies from plan to plan. They may help lower your drug costs and protect against higher costs in the future.

What are my Medicare coverage choices?

You can choose how to get your health and prescription drug coverage. Your coverage choices are usually:

- Original Medicare – This will provide your Part A and Part B coverage. You can join a Medicare Prescription Drug Plan to add drug coverage, and you can buy a Medigap policy, which is sold by private insurance companies, to fill the gaps in Part A and Part B coverage.
 - Medicare Advantage Plans – These plans are provided through private companies approved by Medicare. They will provide Part A and Part B coverage but can charge different amounts for certain services. They may offer extra coverage and prescription drug coverage for an additional cost. Costs and services vary by plan. If you want drug coverage, you must get it through your plan, and you usually do not need a Medigap policy.
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Where can I learn more about Medicare?

You can review your Medicare and You booklet that is mailed annually to Medicare beneficiaries or view it online at www.Medicare.gov/medicare-and-you/medicare-and-you.html.

The Tennessee State Health Insurance Assistance Program (SHIP) is a statewide program that provides free and objective counseling and assistance to anyone with questions or problems with Medicare or other related health insurance. You can call SHIP at (877) 801-0044.

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<http://www.help4tn.org/senior-services/legal-information/healthcare/medicare>

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