

Parts of Medicare



Medicare is comprised of four basic parts, known as Parts A through D. Parts A and B are what's known as "original medicare," and are provided by the U.S. government. Parts C and D (the latter of importantly which covers prescription medications) are actually available through private insurance companies.

It all works together to provide you the coverage to which you are entitled. The licensed agents at Agency4RED can help answer all of your questions about the different parts of Medicare. Read on to learn more.



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Part A and Part B

Part A and Part B, also known as “Original Medicare,” are provided by the federal government.

Part A covers:

- Inpatient Hospital Care
- Skilled Nursing Facility Care
- Home Health Care
- Hospice Care

Part B covers:

- Medically Necessary Services
- Preventative Health Care

With Original Medicare, you can choose any doctor or hospital which accepts Medicare anywhere in the U.S. You will likely have some out-of-pocket costs such as a deductible and/or a premium.



Part C and Part D

Part C, also referred to as Medicare Advantage, is a Medicare-approved plan from a private company that offers an alternative to Part A, Part B and Part D (drug coverage). With Part C, it is common that physicians and related services are within a provider network - you must select a provider and/or facility that is in your particular network.

Medicare Part D covers prescription drugs. Anyone with Medicare is eligible for Part D. It is optional, but it's usually advisable to enroll in Part D even if you aren't taking medications at the moment.

Both Parts C and D will incur some out-of-pocket costs depending on your needs.



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