

THE ABCD'S OF MEDICARE

MEDICARE PART

A

HOSPITAL INSURANCE

Medicare Part A covers you if you are admitted, as an "In-patient", to a hospital, skilled nursing facility or institution. Part A is free for most people and has a deductible. Once you've reached your deductible it covers you at 80%.

MEDICARE PART

B

MEDICAL INSURANCE

Medicare Part B is NOT free, and most citizens pay a monthly premium. Medicare Part B covers you for all services performed outside of a hospital setting. Think "out-patient". Part B has a deductible as well, and covers you at 80%.

MEDICARE PART

C

MEDICARE ADVANTAGE

Medicare Part C is also known as the Medicare Advantage program. Most HMO's you see advertised are a part of this program. These Medicare HMO's often have ZERO premium but require that you make co-payments for certain services.

MEDICARE PART

D

PRESCRIPTION DRUG COVERAGE

Medicare Part D, or the Prescription Drug program, is just that. You must obtain a prescription drug plan whether you are currently on medications or not. The Federal Government requires all Medicare beneficiaries to obtain a Part D drug plan.

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Need help? Call today!
(714) 729-3161