

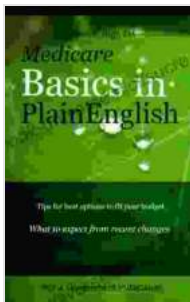
Medicare Basics In Plain English: A Guide to Coverage, Eligibility, and Costs

Medicare is a health insurance program for people age 65 and older, as well as certain younger people with disabilities. It is administered by the Centers for Medicare & Medicaid Services (CMS), a federal agency within the U.S. Department of Health and Human Services.

Medicare is divided into four parts:

- **Part A** covers hospital insurance. This includes inpatient hospital stays, skilled nursing facility care, hospice care, and home health care.
- **Part B** covers medical insurance. This includes doctor visits, outpatient care, durable medical equipment, and certain preventive services.
- **Part C** is also known as Medicare Advantage. This is a private health insurance plan that provides Part A and Part B benefits, as well as additional benefits such as vision and dental coverage.
- **Part D** covers prescription drug coverage.

You are eligible for Medicare if you are:



Medicare Basics in Plain English by Brian Klemmer

★★★★☆ 4.6 out of 5

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Screen Reader : Supported
Enhanced typesetting : Enabled
Word Wise : Enabled
Print length : 68 pages



- Age 65 or older
- Under age 65 and have a qualifying disability
- End-stage renal disease (ESRD)
- Amyotrophic lateral sclerosis (ALS)

If you are not eligible for Medicare based on your age or disability, you may be able to purchase Medicare Part A and/or Part B.

Medicare covers a wide range of health care services, including:

- Hospital stays
- Skilled nursing facility care
- Hospice care
- Home health care
- Doctor visits
- Outpatient care
- Durable medical equipment
- Certain preventive services
- Prescription drugs

Medicare does not cover all health care costs. For example, Medicare does not cover long-term care, such as nursing home care.

The cost of Medicare depends on which parts you have and your income.

- **Part A** is free for most people. If you have worked and paid Medicare taxes for at least 10 years, you will not have to pay a premium for Part A. If you have not worked long enough to qualify for premium-free Part A, you may have to pay a monthly premium.
- **Part B** has a monthly premium. The standard Part B premium for 2023 is \$164.90. However, your premium may be higher if you have a high income.
- **Part C** plans have a monthly premium. The premium for a Part C plan varies depending on the plan you choose.
- **Part D** plans have a monthly premium. The premium for a Part D plan varies depending on the plan you choose.

In addition to premiums, you may also have to pay deductibles, coinsurance, and copays. A deductible is the amount you have to pay out-of-pocket before your insurance coverage begins. Coinsurance is the percentage of the cost of a covered service that you have to pay. A copay is a fixed amount that you have to pay for a covered service.

You can enroll in Medicare online, by phone, or by mail. You can also get help from a Medicare representative.

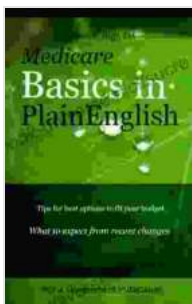
To enroll in Medicare online, visit the Medicare website at www.medicare.gov.

To enroll in Medicare by phone, call 1-800-MEDICARE (1-800-633-4227).

To enroll in Medicare by mail, complete the Medicare enrollment form (CMS-40B) and mail it to the Social Security Administration.

- [Medicare website](#)
- [Social Security Administration website](#)
- [National Council on Aging website](#)
- [Medicare Rights Center website](#)

I hope this article has helped you understand the basics of Medicare. If you have any questions, please contact Medicare or visit the Medicare website.



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