

# Different Parts of Medicare

All beneficiaries start with **Original Medicare**.



## Part A: Hospital Insurance

- Covers inpatient hospital care
- Premium-free for most beneficiaries
- Hospital deductible \$1,484 per benefit period
- Hospital coinsurance \$371 for days 61-90



## Part B: Medical Insurance

- Covers doctor visits & most outpatient services
- Premium of \$148.50
- Medical deductible \$203 per year
- Medical coinsurance 20%



Beneficiaries will be responsible for out-of-pocket expenses, typically deductibles and coinsurance.

There is no annual limit to a beneficiary's expenses.

Benefits are received directly from the federal Medicare agency, CMS.

Costs above represent premiums and expenses for 2021.

Beneficiaries can voluntarily elect additional Parts if they want full health benefits. They can choose to receive these benefits via one of two pathways.



## Part C: Medicare Advantage

- Offered through private insurers
- Combines Part A, Part B, and often Part D
- Beneficiaries receive benefits through the Advantage plan instead of Original Medicare
- Plans may include additional premium costs



## Part D: Prescription Drug Coverage

- Offered through private insurers
- Provides access to prescription medications
- Plans will include additional premium costs



## Medicare Supplement (Medigap)

- Offered through private insurers
- Designed to work with Original Medicare
- Can cover Part A & B coinsurance, deductibles, and copayments
- Plans will include additional premium costs

Call us today to discuss your options.  
**877.406.5160**

