

MEDICARE CHEAT SHEET

**INDEPENDENT
SENIOR
INSURANCE**
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WHAT'S MEDICARE?

Medicare is health insurance for:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

THE DIFFERENT PARTS OF MEDICARE

There are four different parts of Medicare that help cover specific services. Review the chart below to see which one would be best for you or your family.

Medicare Part A (Hospital Insurance)



Helps Cover:

- Inpatient care in hospitals
- Skilled nursing facility, hospice, and home health care

Medicare Part B (Medical Insurance)



Helps Cover:

- Services from doctors and other health care providers, hospital outpatient care, durable medical equipment, and home health care
- Preventive services to help maintain your health and to keep certain illnesses from getting worse

Medicare Part C (Medicare Advantage)



- Includes all benefits and services covered under Part A and Part B
- Run by Medicare-approved private insurance companies
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- May include extra benefits and services for an extra cost

Medicare Part D (Medicare Prescription Drug Coverage)



- Helps cover the cost of outpatient prescription drugs
- Run by Medicare-approved private insurance companies
- May help lower your prescription drug costs and help protect against higher costs in the future

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YOUR MEDICARE COVERAGE CHOICES AT A GLANCE

There are two common ways to get your Medicare coverage — Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide.



START



STEP 1 | Decide how you want to get your coverage.



ORIGINAL MEDICARE

Part A
(Hospital
Insurance)

AND/OR

Part B
(Medical
Insurance)



STEP 2 | Do you need
to add drug coverage?

Part D

(Medicare Prescription Drug Coverage)

You can have Part A and/or Part B to get this coverage.



STEP 3 | Do you need to add
supplemental coverage?

**Medicare Supplement Insurance
(Medigap) Policy**

You must have Part A and Part B to buy a Medigap policy.



END



MEDICARE ADVANTAGE (PART C)

Part A
(Hospital
Insurance)

AND

Part B
(Medical
Insurance)



STEP 2 | Do you need
to add drug coverage?

Part D

Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.



END



**If you join a Medicare Advantage
Plan, you can't use and can't be sold
a Medigap policy.**

