

MEDICARE BASICS

UNDERSTANDING THE DIFFERENT “PARTS” OF MEDICARE

The Medicare program is divided into different “parts” often referred to as Medicare Part A, Part B, Part C and Part D.

Medicare Part A (Original Medicare)	Medicare Part B (Original Medicare)
Hospital insurance that helps cover: <ul style="list-style-type: none"> Inpatient care in hospitals Skilled nursing facility care Hospice care Home health care 	Medical insurance that helps cover: <ul style="list-style-type: none"> Doctor and specialist costs Outpatient care Home health care Durable medical equipment Many preventive services
Medicare Part A and Part B are often referred to as “Original Medicare.”	
Medicare Part C (Medicare Advantage)	Medicare Part D (Prescription Drug)
A type of Medicare health plan: <ul style="list-style-type: none"> Offered by private insurance carriers approved by Medicare That includes all of your Medicare Part A and Part B benefits May include Medicare prescription drug benefits Durable medical equipment may be covered May include benefits not available through Medicare Part A or Part B 	A type of Medicare health plan: <ul style="list-style-type: none"> Offered by private insurance carriers approved by Medicare That helps cover the cost of prescription drugs That varies in cost and the specific drugs that are covered.

Please note: You also have the option of choosing a Medicare Supplement plan, also known as a Medigap policy. This type of plan can help.

For more information and guidance, please contact:

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