



Medicare Information

MU Patient Education Series

Medicare is a government health insurance program administered by the Centers for Medicare & Medicaid Services (CMS). Medicare is the largest health insurance service in the country, with around 49 million Americans participating. Medicare is basically broken down into two main categories: the "Original Medicare Plan" and the "Medicare Advantage Plan." Each category is made up of four sub-categories: Part A, Part B, Part C and Part D.

If you're in a Medicare Advantage Plan or other Medicare plan, you may have different rules, but your plan must give you at least the same coverage as Original Medicare. Some services may only be covered in certain settings or for patients with certain conditions.

MEDICARE COVERAGE IS BASED ON 3 MAIN FACTORS:

- Federal and State laws
- National coverage decisions made by Medicare about whether something is covered
- Local coverage decisions made by companies in each state that process claims for Medicare

PART A is hospital insurance provided by Medicare.

In general, Part A covers:

- Hospital care
- Skilled nursing care
- Nursing home care
- Hospice
- Home health services

PART B is medical insurance to pay for medically necessary services and supplies provided by Medicare.



- **Medically necessary services:** Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.
- **Preventive services:** Health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best. You pay nothing for most preventive services if you get the services from a health care provider who accepts assignment.

In general, Part B covers:

- Clinical research
- Ambulance services
- Durable medical equipment
- Mental health (inpatient, outpatient, partial hospitalization)
- Getting a second opinion before surgery
- Limited outpatient prescription drugs

PART C is the combination of Part A and Part B. The main difference in Part C is that it is provided through private insurance companies approved by Medicare. With this program, you may have lower costs and receive extra benefits.

PART D is stand-alone prescription drug coverage insurance.

MEDICARE DRUG PLANS COVER:

Each Medicare Prescription Drug Plan has its own list of covered drugs (called a formulary). Many Medicare drug plans place drugs into different "tiers" on their formularies. Drugs in each tier have a different cost. If you have questions about what Medicare covers you will need to speak with your doctor.

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