





Medicare Overview

A brief summary of Medicare Parts A, B, C and D

	 Medicare Part A	 Medicare Part B	Medicare Part C  Medicare Advantage (HMO/PPO)	 Medicare Part D
Benefits	Hospital	Hospital	Replaces Medicare Part A and B (may include part D coverage)	Prescription Drug
Provider	Federal Government	Federal Government	Insurance Company	Insurance Company
Benefit Gaps	Part A deductibles, co-payments and coinsurance	Part B Deductibles, co-payments and coinsurance	Part A and B Deductibles, co-payments and coinsurance up to \$7,550 (plans may vary)	Individual plans may vary
Location of Services Or Supplies	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Normally limited to providers that accept plan's fee schedule	Any pharmacy that accepts the plan
Your cost	None (In most cases)	\$148.50 (more if income is higher)	\$148.50 (more if your income is higher) PLUS Medicare part C plan costs (vary by plan)	Costs vary by plan and income
Purpose	Medicare Supplement Supplements gaps in Medicare Parts A and B		You cannot purchase a Medicare Supplement Insurance Policy	
Provider	Insurance Company			
Benefits	Can pay for A and B deductibles and co-payments, depending on the plan you choose			
Your costs	Costs vary by plan			

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