

# What's Medicare?

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Medicare is the federal health insurance program for:

People who are 65 or older

Certain younger people with disabilities

People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD)

The different parts of Medicare help cover specific services:

## Medicare Part A (Hospital Insurance)

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

## Medicare Part B (Medical Insurance)

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

## Medicare Part D (prescription drug coverage)

Part D adds prescription drug coverage to:

Original Medicare

Some Medicare Cost Plans

Some Medicare Private-Fee-for-Service Plans

Medicare Medical Savings Account Plans

These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

### Note

[Medicare Advantage](#) (also known as Part C) is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.

## Not sure what kind of coverage you have?

1. Check your [red, white, and blue Medicare card](#).
2. Check all other insurance cards that you use. Call the phone number on the cards to get more information about the coverage.
3. [Check your Medicare health or drug plan enrollment](#).
- 4.

Call us at 1-800-MEDICARE (1-800-633-4227).