

**REVIEWED***By Chris Tighe at 2:15 pm, Aug 07, 2018*[Home /](#) [Sign up/change plans /](#) [Your Medicare coverage choices /](#) **What's Medicare?**

What's Medicare?

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 C (Medicare Advantage Plans)

A type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage Plans provide all of your Part A and Part B benefits. Medicare Advantage Plans include:

- Health Maintenance Organizations

- Preferred Provider Organizations

- Private Fee-for-Service Plans

- Special Needs Plans

- Medicare Medical Savings Account Plans

If you're enrolled in a Medicare Advantage Plan:

- Most Medicare services are covered through the plan

- Medicare services aren't paid for by Original Medicare

Most Medicare Advantage Plans offer prescription drug coverage.

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.

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).

Medicare.gov

A federal government website managed and paid for by
the U.S. Centers for Medicare &
Medicaid Services.

