

SOCIAL SECURITY & MEDICARE

<https://www.agingcare.com/medicare-medicaid>

What is MEDICARE?

Medicare is a federal program that provides health coverage for individuals who are 65 and older

What are the parts of MEDICARE?

PART A: Medicare Part A covers hospice care, home health care, skilled nursing facilities, and inpatient hospital stays.

PART B: Medicare Part B **covers doctors' bills, outpatient hospital care**, home-based physical therapy, **lab tests and X-rays**, chiropractic care, durable medical equipment, ambulance services. **It generally pays 80 percent of the Medicare-approved amount for covered services.**

PART C: Medicare Advantage is often called "Medicare Part C," because people with Medicare Parts A and B can choose to receive all of their health care services through a private insurance company under Part C. You must purchase these benefits through private companies approved by and under contract with Medicare.

PART D:

Medicare Part D is optional prescription drug coverage that is available to all people who are eligible for Medicare. Plans are offered through insurance companies and other private companies. There is a monthly premium, a yearly deductible, and a co-payment.

Do I need other insurance too?

Yes! Medicare supplemental plans sold by private companies help pay copayments and deductibles, as well as the portion of doctor bills that Original Medicare does not cover... Usually the other 20%