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What's Medicare?

Medicare is health insurance for:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

What are the different parts of Medicare?

Medicare Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. This is sometimes called premium-free Part A. If you aren't eligible for premium-free Part A, you may be able to buy Part A, and pay a premium.

Medicare Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some preventive services

Most people pay the standard monthly Part B premium.

Note: You may want to get coverage that fills gaps in Original Medicare coverage. You can choose to buy a Medicare Supplement Insurance (Medigap) policy from a private company.

What are the different parts of Medicare? (continued)

Medicare Part C (Medicare Advantage):

- Run by Medicare-approved private insurance companies
- Includes all benefits and services covered under Part A and Part B
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- Usually includes extra benefits and services, in some cases for an extra cost

Medicare Part D (Medicare prescription drug coverage):

- Run by Medicare-approved private insurance companies
- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs in the future

Note: If you have limited income and resources, you may qualify for help to pay for some health care and prescription drug costs. For more information, contact your State Medical Assistance (Medicaid) office, visit socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you have questions about Medicare, visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

What's Medicaid?

Medicaid is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid may also cover services not normally covered by Medicare, like long term supports and services and personal care services. Each state has different rules about eligibility and applying for Medicaid. If you qualify for Medicaid in your state, you automatically qualify for Extra Help paying your Medicare prescription drug coverage (Part D).

Your eligibility for Medicaid may depend on:

- Your age
- Whether you're pregnant
- Whether you're blind
- If you have other disabilities
- Whether you're a U.S. citizen

Certain legal immigrants may also be eligible.

If Medicaid covers a woman's labor and delivery, her baby may be covered for up to one year without needing to apply. People with Medicaid who are disabled or elderly also may get coverage for services like nursing home care or home- and community-based services.

You should apply for Medicaid if you or someone in your family needs health care, even if you aren't sure whether you qualify or if your income is limited. A qualified caseworker in your state can look at your situation.

Dual eligibility

Some people who are eligible for both Medicare and Medicaid are called "dual eligibles." If you have Medicare and full Medicaid coverage, most of your health care costs are likely covered.

You can get your Medicare coverage through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO). If you have Medicare and full Medicaid, Medicare covers your Part D prescription drugs. Medicaid may still cover some drugs and other care that Medicare doesn't cover.

To see if you qualify and to learn how to apply, call your State Medicaid program. Visit [Medicare.gov/contacts](https://www.Medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227) to get the phone number. TTY users should call 1-877-486-2048.

