



## Medicare

Categories : [Disability Related Services](#), [Older Adult Programs](#)

**Medicare** is a federally funded health insurance program administered by the U.S. Dept. of Health and Human Services, Centers for Medicare and Medicaid Services (CMS). Medicare has different parts – Part A, Part B, Part C, and Part D – that help cover specific services.

**Medicare Part A (hospital insurance)** helps cover inpatient hospital care, skilled nursing facility care, hospice care and home health care. Medicare A is free to anyone ages 65+, or under age 65 with a disability, if they have earned enough work credits to qualify. People over 65 and people with disabilities who have not earned enough work credits can obtain Medicare A, but they must pay for it. Medicare A has deductibles and co-pays.

**Medicare Part B (medical insurance)** helps cover doctors' services, outpatient care, home health care, and some preventive services. There is a monthly premium for Medicare B; however, low income eligible individuals can have premiums paid by a Medicare Savings Program. In addition to the premium, Medicare B has deductibles and co-pays, which may also be paid for with a Medicare Savings Program.

**Medicare Part C (Medicare Advantage Plans)** is a health coverage option offered by private insurance companies that are approved by and under contract with Medicare. To join a Part C plan, a person must be enrolled in Parts A and B and pay the Part B premium to Medicare. An additional premium paid to the plan *may* also be required. Part C plans require enrollees to get their medical care through the plan's network of providers.

**Medicare Part D (Medicare Prescription Drug Coverage)** helps cover prescription drugs. Part D plans are offered by private insurance companies approved by and under contract with Medicare. People with Medicare A or B must enroll in one of the plans to be covered. Part D has premiums, deductibles and co-pays. Low income individuals can apply for Extra Help, also known as Part D low income subsidy (LIS), to help pay these costs.

**MEDIGAP (SUPPLEMENTAL INSURANCE)** is health insurance sold by private insurance companies to fill the gaps in Original Medicare Plan coverage. Medigap policies help pay some of the health care costs that the Original Medicare Plan doesn't cover. For people with Original Medicare and a Medigap policy, Medicare and Medigap will both pay their shares of covered health care costs. Insurance companies can only sell a standardized Medigap policy. These Medigap policies must all have specific benefits mandated by Medicare. In Connecticut, people can choose among different standardized Medigap plans. Medigap policies must follow Federal and State laws. A Medigap policy must be clearly identified on the cover as "Medicare Supplement Insurance." Each plan has a different set of basic and extra benefits. It's important to compare Medigap policies because costs can vary. The benefits in any Medigap Plan are the same for any insurance company. Each insurance company decides which Medigap policies it wants to sell. Generally, people who buy a Medigap policy must have Medicare Part A and Part B and pay the monthly Part B premium. In addition, they will have to pay a premium to the Medigap insurance company.

### HELP WITH UNDERSTANDING MEDICARE OPTIONS:

Need help understanding your Medicare options? Call [CHOICES](#) at 1-800-994-9422. CHOICES is Connecticut's State Health Insurance assistance Program (SHIP). SHIP agencies empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. Learn more at <https://portal.ct.gov/ADS-CHOICES>



## **MEDICARE NUMBER: 1-800-MEDICARE**

- For general Medicare information, ordering Medicare booklets, and information about health plans, contact 800-MEDICARE (800-633-4227).
- English and Spanish-speaking customer service representatives can answer questions about the original Medicare plan and provide information on specific health plans available in Connecticut.

**MEDICARE WEBSITE:** <http://www.medicare.gov> offers Medicare information, including a section on Medicare costs, what Medicare covers, drug coverage (Part D), how to sign up and change plans, how to find doctors, providers, hospitals, and much more. A copy of the *Medicare and You* book, which is mailed to all Medicare beneficiaries in the fall, can be downloaded from the Medicare website.

**THE CENTER FOR MEDICARE ADVOCACY:** <http://www.medicareadvocacy.org> offers assistance with appeals, and provides information on Medicare and advocates for individuals who have Medicare related issues.

## **TO FIND PROVIDERS IN CONNECTICUT'S COMMUNITY RESOURCES DATABASE:**

Search by service names:

[Medicare](#)

[Medicare Information/Counseling](#)

[Medicare Part D Low Income Subsidy Applications](#)

[Medicare Savings Programs](#)

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