Medicare

What is Medicare?

Medicare is a federal health insurance program. It is for:

- people who are 65 or older
- certain younger people with disabilities
- people with End-Stage Renal Disease (kidney disease)
- people with ALS (Lou Gehrig's Disease)

What if I do not sign up for Part A, B or D?

You will have to pay a fine for every year that you did not sign up.

There are programs that may help you pay for Part B or D.

There are four parts of Medicare.

Medicare Part A: Hospital Insurance	Meidcare Part B: Medical Insurance	Medicare Part C: Medicare Advantage Plans	Medicare Part D: Prescription Drug Coverage
Part A covers: • inpatient hospital stays • care in a skilled nursing facility • hospice care • some home health care	Part B covers: • certain doctors' services • outpatient care • medical supplies • preventive services (like health screenings)	Part C covers: • combines Parts A and B and sometimes Part D into one health plan • plans offered by private insurance companies that contract with Medicare • plans replace Original Medicare • most offer prescription drug coverage	Part D covers: • prescription drugs

Am I covered if I have Medicare?

If you have:

- Medicare Part A: You are covered.
- Medicare Part A and B: You are covered.
- Medicare Part C: You are covered.
- Only Medicare Part B: You are not covered.
- Part B does not cover hospital stays.
- You can sign up for Medicare during certain times every year
- Part A is free if you or your spouse worked and paid taxes into Medicare for ten years. Ten years is forty quarters.

Learn more.

- Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Go online to http://www.medicare.gov
- Call the Ohio Senior Health Insurance Information Program: 1-800-686-1578
- Go to Medicare Services online at http://www.insurance.ohio.gov.