

## What Is Medicare?

Medicare is health insurance for the following:

- 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)

## The Different Parts of Medicare

The different parts of Medicare help cover specific services:



### Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals
- Helps cover [skilled nursing facility](#), hospice, and home health care



### Medicare Part B (Medical Insurance)

- Helps cover doctors' services, hospital outpatient care, and home health care
- Helps cover many [preventive services](#) to help maintain your health and to keep certain illnesses from getting worse



### Medicare Part D (Medicare Prescription Drug Coverage)

- A prescription drug option 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

Medicare Advantage Plans (like an HMO or PPO) are health plans run by Medicare-approved private insurance companies. Medicare Advantage Plans (also called "Part C") include Part A, Part B, and usually other coverage like Medicare prescription drug coverage (Part D), sometimes for an extra cost.