FOR IMMEDIATE RELEASE

The basics of Medicare

Medicare is health insurance for…

- People 65 or older who are eligible for Medicare
- People under 65 who are on Social Security as a result of a disability, and in some cases people with end-stage renal disease (ESRD)

Medicare is organized into four parts

- **Medicare Part A** — Part A is hospital insurance that helps pay for inpatient hospital stays, skilled nursing facilities, home healthcare, hospice, and other related services. Part A is free for most people.
- **Medicare Part B** — Part B is medical insurance that helps pay for medically necessary doctors’ services, outpatient care, durable medical equipment, lab work, and home healthcare. You pay a monthly Part B premium if you want this optional coverage.
- **Medicare Part C** — Part C, also known as Medicare Advantage, enables you to enroll in a private health plan, such as an HMO (Health Maintenance Organization) or a PPO (Preferred Provider Organization) plan. You receive Medicare-covered medical benefits, and many plans include extras like vision, eyewear, fitness memberships and wellness education.
- **Medicare Part D** — Also known as Medicare Prescription Drug Coverage, Part D is offered through private insurance plans as either a standalone prescription drug plan (PDP) or a Medicare Advantage prescription drug plan (MA-PD) that combines medical and drug coverage.

— more —
Medicare eligibility

- Most Americans are eligible for full Medicare benefits once they reach age 65, unless they are on a special retirement program, such as Railroad Retirees.

- Open enrollment for Medicare Advantage plans (Part C) begins Oct. 15 and ends Dec. 7.

- If you are age 65 or older and still working and not on Social Security, you can sign up for Medicare if you choose.

- If your birthday is on the first day of the month, Medicare Parts A and B will start the first day of the prior month.

- In most cases, if you’re already getting benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Medicare Parts A and B starting on the first day of the month you turn 65.

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