What is Medicare?

Medicare is health insurance for people 65 or older, people under 65 with certain disabilities, and 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 hospital care

- Skilled nursing facility care
- Hospice care
- Home health care

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, including certain vaccines and cancer screenings

Navigating Medicare

Navigating Medicare

Medicare Part C (also called "Medicare Advantage"):

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

Medicare Part D (Medicare prescription drug coverage):

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

Other Medicare terms

Some other terms you might need to know include:

Original Medicare: Original Medicare is sometimes called "traditional Medicare." Original Medicare coverage is managed by the Federal Government. If you don't choose a Medicare Advantage Plan (such as a Medicare HMO or PPO), you will have Original Medicare.

Medicare Supplement Insurance (also called **Medigap**): Medigap helps pay some of the costs that Original Medicare does not cover, such as copayments and deductibles. You need both Part A and Part B to purchase a Medigap policy.

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Get the help you need

- Call **1-800-MEDICARE (1-800-633-4227)** to get Medicare information and important phone numbers. If you need help in a language other than English or Spanish, say "Agent" to talk to a customer service representative. TTY users should call 1-877-486-2048.
- **Visit Medicare.gov** to get detailed information about the Medicare health and prescription drug plans in your area, find participating health care providers and suppliers, get quality of care information, and more.
- **Look at the most recent "Medicare & You" handbook** to learn what's new and get information about what Medicare covers. If you don't have the most recent Handbook, you can download it on Medicare.gov or request a copy by calling 1-800-MEDICARE.

Call Social Security (1-800-772-1213) to:

- Find out if you're eligible for Part A and/or Part B and how to enroll,
- Ask questions about Part A and Part B premiums,
- Apply for "Extra Help" with Medicare prescription drug costs,
- Report a change to your address or name, or
- Get a replacement Medicare or Social Security card.

TTY users should call 1-800-325-0778. You can also visit SocialSecurity.gov.

Contact your benefits administrator, insurer, or plan if you have coverage through a former or current employer or union or other source. Talk with your administrator, insurer, or plan before making any changes to your coverage.

Call the Benefits Coordination & Recovery Center (BCRC) (1-855-798-2627) to find out if Medicare or your other insurance pays first. Let the BCRC know if you have other insurance, or if you need to report changes in your insurance information. TTY users should call 1-855-797-2627.

Contact your local State Health Insurance Assistance Program (SHIP) to get free personalized help making decisions about your health coverage. You can also get help with Medicare claims and appeals and help for people with limited income and resources. Call 1-800-MEDICARE or visit Medicare.gov/contacts to get the phone number for your local SHIP.

Remember, understanding Medicare is essential for making informed decisions about your health coverage and ensuring you choose the plan that best fits your needs and budget.

To learn more about Medicare, visit the Financial Resource Center by logging into the Start Right website, startright.bokf.com. From the main menu, go to the "Planning Tools" tab.

Start Right Website

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