

Medicare Definitions

Medicare Part A	Covers hospital care, skilled nursing facility care, nursing home care, hospice and home health services
Medicare Part B	Covers: 1. <u>Medically necessary services</u> , which are services and supplies that are needed to diagnosis or treat your medical condition. 2. <u>Preventive services</u> , which is health care to prevent illness (like the Flu) or detect illness at an early stage, when treatment is most likely to work.
Medicare Part C (Medicare Advantage)	HMO, PPO, MSA and PFFS plans that cover all Medicare Part A and B and some include Medicare Part D (prescription drug coverage). Have to use Doctors, facilities and suppliers in the network.
Medicare Part D	Covers generic medications as well as brand-name drugs. Some drugs are not covered check the Medicare website for a list of those drugs.
Medigap	Medigap coverage is purchased through individual insurance companies, all of which determine their own price rates. There are a total of 10 plan options to choose from--"A" through "J." Each plan has different coverages and costs. As with other types of insurance, the more coverage a plan provides, the more it costs. Medigap will only pick up costs where Medicare leaves off.