

# Medicare Infographic

## Facts, Myths, Resources



### What is Medicare?

Medicare is defined as federal health insurance for people over the age of 65, diagnosed disabilities (depending on age of patient), and are diagnosed with an end stage renal disease (medicare.gov).

### Different Medicare Parts

- Part A is coverage is hospital insurance, including hospice care (medicare.gov)
- Part B is medical insurance, which includes doctors appointments (medicare.gov)
- Part C is though private insurance and usually overs prescription coverage (healthline.com)
- Part D is intended for prescription drugs cost (medicare.gov)



### Different Medicare Coverage

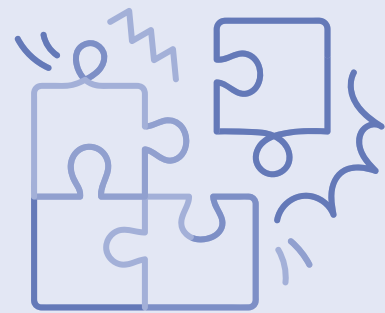
- **Original Medicare** is part A & B. Patients pay a deductible and a 20% of costs (coinsurance) (medicare.gov).
- **Medicare Advantage** is coverage through private company that abides by the regulations of medicare. It usually has a combination of the different parts mentioned in the above section. (medicare.gov)



### Supplement Plan

Medicare Supplement insurance (Medigap) covers what original Medicare does not-- coinsurance, deductibles, etc.

Supplement Plans cannot be used with an Advantage Plan (medicalnewstoday.com)



### References

- What's Medicare? Medicare. (n.d.). <https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/whats-medicare>
- Healthline Media. (n.d.). Understand the types of Medicare. Healthline. <https://www.healthline.com/health/medicare/types-of-medicare#part-c-medicare-advantage>
- MediLexicon International. (n.d.). Medicare Advantage and Medicare supplement: What's the difference? Medical News Today. <https://www.medicalnewstoday.com/articles/what-is-the-difference-between-medicare-advantage-and-medicare-supplement>



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## Medicare Myths

- Medicare is NOT free; most do not pay for part A, but part B includes a premium. Medicare Savings Program is available by state for patients who need assistance paying for part B.
- You do not need Medicare at 65. You can delay coverage after 65 depending on insurance (The Transition to Medicare Podcast)

## Medicare Myths

- Medicare does not cover family, it is individual. It is not an automatic enrollment unless you have retirement benefits before 65 or from Railroad Retirement Board.
- You can change plans (Advantage or Supplement) and is not a complicated process. (The Transition to Medicare Podcast)



## How to Sign Up

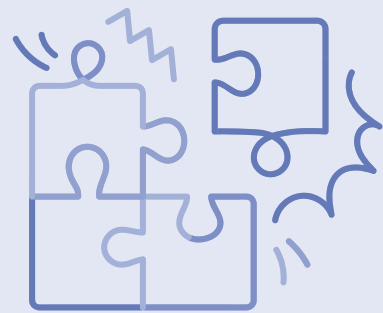
Visit the below link. This link provides more information about when to sign up/process, what plans are available, and contact information

<https://www.ssa.gov/medicare/sign-up>



## Resources for Tennessee

- For information regarding Medicare coverage in Tennessee, visit <https://www.tn.gov/aging/publication-reports/state-of-aging/medicare.html>



## References

- The transition to Medicare Podcast. Apple Podcasts
- Medicare. (n.d.-a). <https://www.tn.gov/aging/publication-reports/state-of-aging/medicare.html>
- Plan for Medicare. Social Security. (n.d.). <https://www.ssa.gov/medicare>

