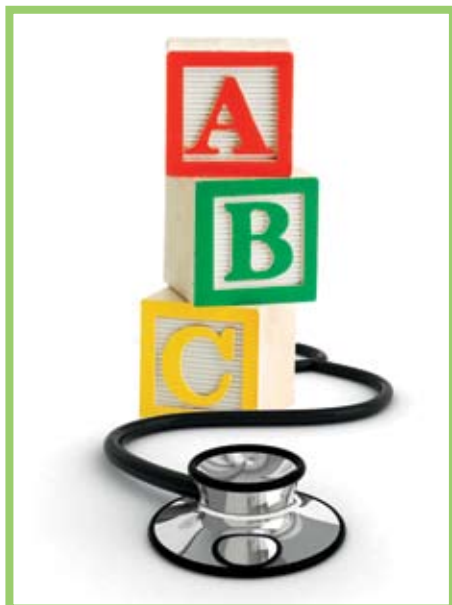




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## The ABC's and D of Medicare



Medicare is a federal government health insurance program that provides coverage to those that are 65 years or older or under 65 if you have a disability. The Centers of Medicaid and Medicare Services (CMS) oversee the program. Approximately 40 million Americans are enrolled in Medicare.

**Medicare Part A** (Hospital Insurance) helps cover your inpatient care in hospitals, including critical access hospitals, and skilled nursing facilities (not custodial or long-term care). You must meet certain conditions to receive these benefits. Most people don't have to pay a monthly premium because they or a spouse paid Medicare taxes while working. You automatically receive Part A when you turn 65 years old.

**Medicare Part B** (Medical Insurance) helps cover your doctors' services and outpatient care. It also covers some other medical services that Part A doesn't cover, such as some of the services of physical and occupational therapists, and some home health

care. Part B carries a monthly premium each month and enrollment is optional. In some cases, this amount may be higher if you didn't sign up for Part B when you first became eligible.

**Medicare Part C** is known as Medicare Advantage. These are health plans that run through Medicare but are administered by private insurance companies. These plans must be at least "equivalent" to regular Part A and B coverage and participants must stay enrolled in Part A and Part B to be eligible for Medicare Advantage. Some Part C plans provide significant coverage beyond what you get in Parts A and B. Including, in some cases, prescription drug coverage. Premiums for these plans are generally considered reasonable and often under \$50 per month. Some plans are \$0 per month.

**Medicare Part D** is stand-alone prescription drug coverage insurance. Most people must pay a premium for this coverage. Plans vary and may cover different brand name medications, but Medicare requires all medically necessary drug categories be covered by all plans. You can choose the drug plan that will be best suited to your needs. Some Medicare Advantage plans include Part D.



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