

Quick Guide to the Parts of Medicare

Medicare is a program designed for seniors and people with disabilities who need access to affordable healthcare. Medicare comes in parts A, B, C, and D — with each one covering different things for the most part. When creating your Medicare plan, you can enroll in different parts to ensure that you have access to the coverage you need. Parts A and B are considered parts of Original Medicare and lack some of the coverage offered by Parts C and D. If you aren't quite sure which plan is best for you, we've done the research to tell you everything you need to know to pick the right one!

Important Things to Know

- One of the best things about Medicare is that it is somewhat customizable to your needs while staying affordable and covering quality care. When enrolling in Medicare, you can choose which parts you need to help you stay healthy, and which parts you might not need.

Make sure you're choosing the right parts for you, so you don't overpay on your coverage!

- When many people first enroll for Medicare, they often enroll with Parts A and B together. While you can opt-out of Part B when you enroll, taking advantage of both will provide you with quality medical care at an affordable price.
- If you enroll only for basic coverage (Parts A and B), you'll be missing out on coverage for the costs of any prescription drugs. Many people who use Parts A and B will often add Part D to their coverage to ensure that those costs are taken care of.
- Part C is a nearly comprehensive healthcare plan that helps cover the cost of a wide range of medical needs. Most Part Cs include coverage for prescription drug costs, but some Medicare participants may still need to use Part D to cover some expenses.
- Medicare does not cover all of your medical costs. It will cover the costs of many healthcare services and supplies, but you will likely pay a deductible on any hospital stay. You are also responsible for the costs of coinsurance if you require a physician or surgeon.

Part A

What it covers

- Ambulance Services
- Inpatient and Hospital Services
- Skilled Nursing Facility Care
- Nursing Home Care

- Home Health Care and Hospice

Medicare Part A is a part of Original Medicare, and it is designed to cover basic healthcare needs and expenses. Also called hospital insurance, Part A will help you cover a stay at the hospital and ensure that you can receive high-quality care at an affordable cost. Most people who want this coverage should enroll as soon as they are eligible to make sure that you can take full advantage of the plan.

This is also a good plan for those who may need care at a nursing facility. Part A can help make that kind of care a much more affordable option.

Part B

What it covers

- Outpatient Services
- Medical and Lab Services
- Doctor Visits and Preventative Care
- Durable Medical Equipment and Supplies

Medicare Part B is also a part of Original Medicare, so it lacks coverage for prescription drug costs. Plan B is also referred to as medical insurance, and covers preventative care, and helps cover the cost of supplies and equipment you need to stay healthy at home.

When you're enrolling for Medicare, you have the option to opt-out of Part B and stick with Part A. This could be an excellent way to structure your Medicare coverage if you do not need access to medical equipment and supplies, or if you might not need any lab visits.

Part C

What it covers

- Everything covered by Parts A and B
- Vision
- Hearing
- Basic Dental Visits
- Some Prescription Drugs

Part C, Medicare's Advantage Plan, is the closest thing offered by Medicare to a completely comprehensive healthcare plan. Part C covers everything covered by A and B, and items left

out of the other parts like vision and hearing. This plan also takes care of an oversight in the Original Medicare parts and offers some prescription drug coverage. While not every Part C includes drug coverage (it varies by plan), this is still the perfect plan for people who need or want access to a large variety of medical services.

Part D

What it covers

- Prescription Drug Coverage

Adding Part D to your Medicare coverage is an excellent way to gain access to prescription drug coverage. If you do not need the comprehensive coverage offered by Part C, or if your Part C does not include prescription drug coverage, you can use Part D to make sure you can have access to the care you need.

Many participants of Medicare use Part D in addition to their Original Medicare coverage. Using Parts A, B, and D will give you coverage for a fair amount of your medical expenses, but Part C still provides a bit more in terms of preventative care.

Conclusion

The different parts of Medicare can make it a little confusing when you're trying to choose the best one for your medical needs. Generally, Part C provides the best overall coverage, but it's essential to research yourself to figure out exactly which part is the best for you! Once you understand which parts of Medicare you need to help cover your expenses, you can avoid overpaying on your coverage by only paying for the care you need.

[Medicare.gov](https://www.medicare.gov) is your best resource for learning more about Medicare. Here, you can find out the exact types of care your Medicare plan will help cover. You can also estimate the cost of your Medicare plan and find out different ways to help you cover your healthcare expenses. You can compare each part's costs, and you can even compare the prices of different medical procedures at various facilities. This lets you find the most affordable medical care option while maximizing the benefit of your Medicare plan.