

## **Mysteries of Medicare: What are the different parts of Medicare?**

APPRISE is Pennsylvania's statewide program of Medicare counseling under the auspices of the Chester County Department of Aging in Chester County. This newsletter from the APPRISE program will help you understand what each of the parts of Medicare provides.

The four parts of Medicare are:

**Part A** (hospital insurance) helps pay for medically necessary inpatient hospital care, inpatient care in a skilled nursing facility, home health care and hospice care. The Part A premium is free if you have worked ten years (40 quarters) and paid your FICA (Medicare) taxes.

**Part B** (medical insurance) helps pay for medically necessary doctors' services, outpatient services and other medical services and supplies that are not covered by Part A. There is a monthly premium for Part B.

**Medicare Part C**, also known as Medicare Advantage, covers all Medicare Part A and Part B services and may offer other services such as vision and dental assistance. Most Part C plans include prescription drugs. Premiums for Part C vary and most plans have co-pays when you receive medical services.

**Medicare Part D** offers prescription drug coverage for those not enrolling in a Medicare Advantage Plan. There is a monthly premium for Part D.

Trained APPRISE counselors meet with Medicare beneficiaries to help explain Medicare programs and enrollment. You can contact APPRISE to schedule a free, confidential meeting with a counselor with any Medicare questions by calling any of the county senior centers or the APPRISE Helpline 610-344-5004 to leave a message. You can also email us at [apprisèchesco@outlook.com](mailto:apprisèchesco@outlook.com). Visit our website at <http://www.chesco.org/477/Apprise-Health-Insurance-Counseling>.