

# Understanding the Parts of Medicare and Your Costs



## Part A: Hospital Insurance

**It covers:** Care in the hospital, skilled nursing facilities, hospice care and home health care

**The amount you pay varies** by length of hospital stay



## Part B: Medical Insurance

**It covers:** Doctor's services, medicines given at your doctor's office (such as infusions or injections), and a few other types of care

**The amount you pay** is a 20% co-insurance for most services

You may purchase a **Medigap plan** from a private insurance company to help with your Medicare costs if you have a regular Part A and Part B plan (also called "Original Medicare")



## Part C: Medicare Advantage

**It covers:** Everything covered by Medicare Part A and Part B. Usually, it will also cover your prescription drugs

**The amount you pay varies** depending on the plan you pick, because it is provided by private insurance companies



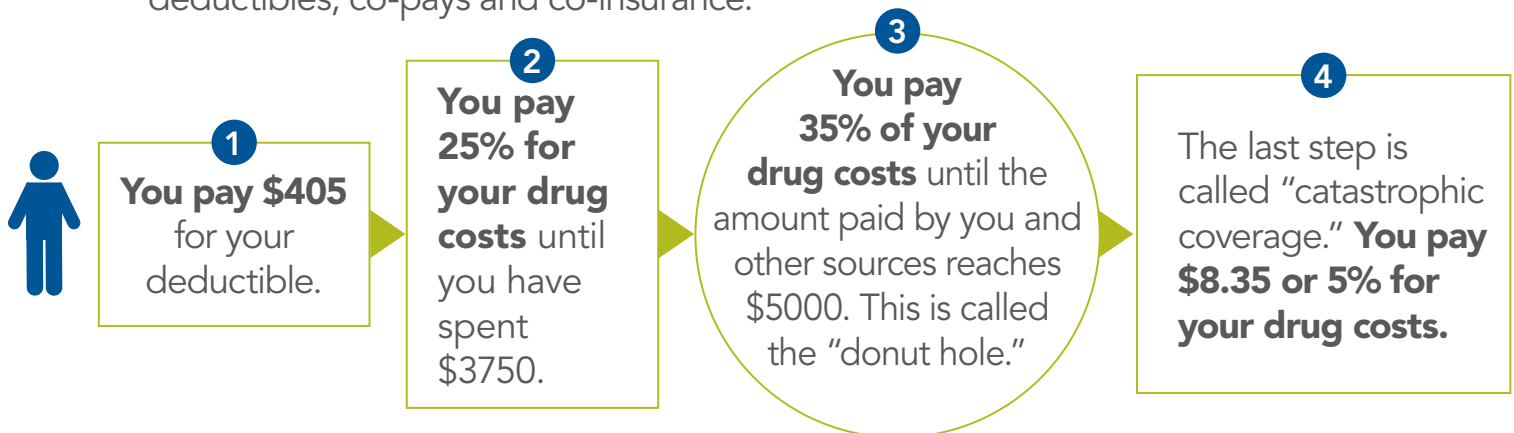
## Part D: Prescription Drug Plan

**It covers:** Prescription drugs that you take by mouth or inject yourself

**The amount you pay varies** depending on the plan you pick, because it is provided by private insurance companies

### About the coverage gap, or "donut hole," in 2018:

With Part D plans, the amount you pay for your drugs changes during the year. You get to the next step depending on what you pay for out-of-pocket costs like deductibles, co-pays and co-insurance.



# Understanding

## the Parts of Medicare and Your Costs (cont)

### Low-Income Subsidy (LIS), or “Extra Help”

The Extra Help program helps people with Medicare prescription drug plans who meet certain income and resource limits. It can help with your **premiums, deductibles and out-of-pocket costs** for your prescription drugs.

You qualify automatically if you have Medicare and also:

- Have full Medicaid coverage
- Get help for your Part B costs from a Medicare Savings Program
- Get Supplemental Security Income (SSI) benefits

If you don't qualify automatically, you may need to apply.

### Key Words and Definitions



**Co-insurance:** An amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. Co-insurance is usually a percentage, such as 20%.



**Co-pay:** An amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. A co-pay is usually a set amount, such as \$10.



**Deductible:** The amount you must pay for health care services or medicines out of pocket before your health insurance plan begins to pay.



**Out-of-pocket (OOP):** The amount not paid by the plan that you must pay for your treatment. This includes premiums, deductibles, co-pays and co-insurance.



**Premium:** The amount you pay your health insurance plan for coverage. How often you pay this amount can vary. For example, you might pay every month. You may also have other costs, like deductibles and co-pays.



### Where to get more information

#### Medicare

- 1-800-MEDICARE (1-800-633-4227)
- TTY: 1-877-486-2048
- Medicare.gov

#### Social Security

- 1-800-772-1213
- TTY: 1-800-325-0778
- socialsecurity.gov
- Visit your local Social Security office

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