TALBOT COUNTY
Commission on Aging

UNDERSTANDING MEDICARE & MEDICARE ADVANTAGE

Understanding Medicare & Medicare Advantage

Understanding Medicare can help you make informed decisions about healthcare coverage, rehabilitation, and long-term care. This guide explains the differences between Original Medicare and Medicare Advantage, what each covers, and what to consider when planning for future care.

What Is Medicare?

Medicare is a federal health insurance program that helps eligible individuals pay for healthcare services, including hospital care, doctor visits, and prescription medications.

You may qualify for Medicare if you:

- Are age 65 or older
- Have certain disabilities
- Have End-Stage Renal Disease (ESRD) or other qualifying medical conditions

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The Four Parts of Medicare

Medicare is divided into four parts, each covering different healthcare services.

Part A – Hospital Insurance

Part A helps cover:

- Inpatient hospital stays
- Skilled nursing facility care (when eligibility requirements are met)
- Hospice care
- Some home health services

Part B – Medical Insurance

Part B helps cover:

- Doctor visits
- Outpatient care
- Preventive services
- Durable medical equipment
- Some home health services

Part C – Medicare Advantage

Medicare Advantage plans are offered by private insurance companies approved by Medicare.

These plans:

- Include Part A and Part B coverage
- Usually include prescription drug coverage (Part D)
- May provide additional benefits such as:
  - Dental care
  - Vision care
  - Hearing services
  - Wellness programs

Part D – Prescription Drug Coverage

Part D helps cover the cost of prescription medications through private insurance plans approved by Medicare.

Medicare vs. Medicare Advantage

Original Medicare	Medicare Advantage
Accepted by most providers who participate in Medicare	May require using providers within the plan's network
Separate prescription drug coverage is usually needed	Often includes prescription drug coverage
Standard Medicare benefits	May include additional benefits such as dental, vision, and hearing coverage
No annual out-of-pocket maximum	Annual out-of-pocket spending limit for covered services

Medicare and Nursing Home Care

Understanding what Medicare does—and does not—cover is an important part of planning for long-term care.

Medicare May Cover

- Short-term skilled nursing care following a qualifying hospital stay
- Rehabilitation services that meet Medicare eligibility requirements
- Certain home health services

Medicare Does Not Typically Cover

- Permanent long-term nursing home care
- Custodial care when no skilled medical services are needed

Long-term nursing home care is more commonly paid for through Medicaid (for those who qualify), long-term care insurance, or private pay.

Questions to Consider

When comparing Medicare coverage options, ask:

- Which doctors and hospitals are included in the plan?
- Are my prescription medications covered?
- Will I need referrals or prior authorization?
- What are my expected out-of-pocket costs?
- Does the plan include additional benefits that are important to me?

Additional Resources

For personalized assistance understanding Medicare or comparing plans, contact:

- **Brookletts Place - Talbot Senior Center (SHIP Counseling)**
- **Medicare.gov**
- **Centers for Medicare & Medicaid Services (CMS)**
- **Maryland Department of Aging**

The **State Health Insurance Assistance Program (SHIP)** provides free, unbiased counseling to help Medicare beneficiaries understand their coverage options and make informed decisions.