



Traditional (Original) Medicare Explained

What is Original Medicare?

- It is the traditional fee-for-service program offered directly through the federal government. Under Original Medicare, the government pays directly for the health care services you receive.
- Original Medicare covers 80% of medical expenses. Clients are responsible for the 20%.
- This includes Part A and Part B coverage if you enroll in both.
- There is also Medicare Part D (Drug coverage) and an optional supplemental insurance that pick up the 20% that original Medicare does not cover.
- Open Enrollment starts on October 15th to December 7th.

What does Part A covers?

- In general part A covers: Hospital Care, Skilled Nursing facility Care, Nursing home care (as long as custodial care isn't the only care you need), Hospice, and Home Health Services.
- Medicare as well covers services like lab test surgeries and doctor visits. Supplies such as wheelchair and walker are as well covered when medically necessary to treat a disease or condition.
- There is no Part A premium (monthly fee).

What does Part B covers?

- Medicare Part B covers 2 types of services:
 - Medically necessary services such as services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.
 - Preventive services: Health care to prevent illness or detect it at an early stage.
- Part B as well covers things like: Clinical research, ambulance services, Durable medical equipment (DME), mental health (Inpatient, Outpatient, and Partial hospitalization), getting a second opinion before surgery, and limited outpatient prescription drugs.
- According to Medicare.gov Monthly Premium (fee) is based on you W2.
- There is approximately a \$147 yearly deductible and the monthly premium (fee) is approximately \$104.90 depending on your income.

Medicare Part D and Supplemental insurance (optional)

- Medicare Part D covers prescriptions. There are several plans available; you can choose one depending on the prescriptions you are currently taking. Monthly Premiums (fees) and deductibles vary depending on the plan you choose. Monthly premiums (fee) range from \$15-\$50. Yearly Deductibles may range from \$300-\$500.
- Supplemental insurance (Medigap). This type of supplemental insurance helps pay your out of pocket cost in Original Medicare. Depending on the type of supplemental insurance you choose there is a monthly Premium (fee). It may vary from \$80-\$250/month.

For more information on cost and plans please visit Medicare.gov in there you will find different plans that you may choose to fit your current needs.

**For more Information regarding your insurance coverage/benefits please contact your insurance provider.
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