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## Medicare Overview

Medicare is a government health insurance program for people:

- Aged 65 years and older.
- Under age 65 with certain disabilities and you've been getting social security disability income (SSDI) for more than 24 months
- Of any age if you have end stage renal disease (ESRD) and need dialysis or a kidney transplant.
- Of any age if you have amyotrophic lateral disease (ALS)
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### The Medicare parts

Medicare parts cover different services:

#### Part A covers:

- Inpatient hospital stays
- Skilled nursing facilities
- Hospice care
- Some home health care

#### Part B covers:

- Doctor's services
- Preventive services (like screening tests, vaccines, and yearly check-ups)
- Outpatient care
- Physical and occupational therapy
- Some home health care
- Medical equipment (like wheelchairs and walkers)

### **Part D covers:**

- Prescription medicines, including some shots and vaccines.

You can add a Part D plan to your Medicare A or B plan (known as a stand-alone part D offered by private

Part C is also called **Medicare Advantage**. They are bundled plans that include Parts A, B, and usually

Some important things to know about Part C:

- They are Medicare-approved plans from private insurance companies.
- You usually must use approved in-network providers.
- May have lower out-of-pocket costs compared to Original Medicare plans without supplemental coverage.
- May have some extra benefits that Original Medicare doesn't cover, like vision, hearing, a dental.

### **Medicare supplemental plans**

Medicare Supplement Insurance (also known as **Medigap policies**) are secondary insurance policies that you buy from a private insurance company to help pay your share of costs when you are enrolled in Original Medicare. You must already have Medicare Parts A and B to be eligible.

### **Does the doctor take Medicare and accept assignment?**

When a doctor “accepts assignment,” this means:

- They agree to charge the price that Medicare has set for a certain service. This is also called the Medicare-approved amount.
- The Medicare-approved amount is usually lower than what the doctor would charge someone who doesn’t have Medicare.
- They will usually wait for Medicare to pay for their share before asking for your payment.
- You usually don’t have to pay a deductible or co-pay for most preventive services.

Doctors who accept assignment are part of the Medicare network, and they can be found easily through the [Medicare website](#)<sup>1</sup> or by calling Medicare’s helpline 1-800-MEDICARE (1-800-633-4227).

**Non-participating doctors** and **opt-out doctors** don’t accept Medicare assignment.

If your doctor doesn’t accept assignment for all Medicare-covered services, you often must pay out of pocket, and you can be charged more than Medicare covers. Medicare will pay you back part of the bill for the services they cover.

### **Coordination of benefits**

You might have Medicare and another insurance plan (such as from Medicaid, a supplemental plan, your job, a retirement plan, or your spouse’s job).

Coordination of benefits (COB) makes sure your medical bills are paid correctly, and you don’t pay more than you should.

A few important things to know about COB:

- If you have more than one insurance plan, one of them is the primary insurer and the other is the secondary insurer. Medicare is usually the primary insurer.
- Primary insurance pays first. Then your secondary insurance pays what it covers, and anything left is billed to you.
- You usually don’t have to do anything for COB to work. Your health care providers should send any claims to both insurers.
- Your primary and secondary insurance providers will talk to each other directly to sort out payments and make sure things are managed correctly.
- Make sure your health care team has all information for both insurers so they can



1. [www.medicare.gov](http://www.medicare.gov)
2. [www.medicare.gov/basics/costs/help/medicare-savings-programs](http://www.medicare.gov/basics/costs/help/medicare-savings-programs)
3. [www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](http://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu)
4. [www.cancer.org/about-us/what-we-do/providing-support.html](http://www.cancer.org/about-us/what-we-do/providing-support.html)
5. [www.cancer.org/support-programs-and-services/resource-search.html](http://www.cancer.org/support-programs-and-services/resource-search.html)

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