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# The ABCDs of Medicare Coverage

Medicare is the federal health care coverage program for people who are 65 or older and certain younger people with a qualifying disability.

HIV status alone doesn't usually qualify someone for Medicare. Talk to your case manager to learn more about Medicare. You can get help enrolling in Medicare, and once you are enrolled, the Ryan White HIV/AIDS Program (RWHAP) and its AIDS Drug Assistance Program (ADAP) may be able to help you pay for some out-of-pocket costs for Medicare coverage.

Medicare is broken up into parts, and each one covers a different aspect of your care.



**Part A (Hospital Coverage):** Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care services.



**Part B (Medical Coverage):** Covers services from doctors and other health care providers, preventive services, outpatient care, medications given by a physician, home health care, and some medical equipment.



**Part D (Prescription Drug Coverage):** Covers the costs of outpatient prescription drugs, including HIV medications.

Visit [www.medicare.gov/eligibilitypremiumcalc](https://www.medicare.gov/eligibilitypremiumcalc) to see if you qualify for Medicare.



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# There are two ways to enroll in Medicare: Original Medicare and Medicare Advantage.

## Original Medicare



Original Medicare includes **Part A (hospital)** and **Part B (medical)** coverage. **Medicare Part D (prescription drug coverage)** is *optional* and is purchased separately. Original Medicare plans are administered by the federal government.



If you enroll through Original Medicare and do not enroll in prescription drug coverage but you decide to add it later, you will pay a **late enrollment penalty** for the remainder of your Medicare coverage.

- You usually do not have to pay a premium for Medicare Part A if you paid Medicare taxes for a certain amount of time while working.
- Everyone has to pay a premium for Medicare Part B.
- Some people may qualify for a **Medicare Savings Program** to help pay Medicare Part A and Part B out-of-pocket costs.
- **The Extra Help Program** helps some people pay for Part D prescription drug costs.

Some people purchase a **Medigap** plan which is extra insurance that helps cover the costs associated with Medicare Parts A (hospital) and Part B (medical) coverage. You can't use Medigap for costs associated with Part D prescription drug coverage.

## Medicare Advantage



Medicare Advantage plans, also called **Medicare Part C**, are bundled plans that include **Part A (hospital)** and **Part B (medical)** coverage. It usually also includes **Part D Prescription Drug Coverage**. Some Medicare Advantage plans may include extra benefits that Original Medicare does not include, such as vision, hearing, and dental benefits.



Plans are administered by private insurance companies. You will usually need to use in-network health care providers for your plan. Some plans allow you to use out-of-network providers, but it will usually cost more to see them.



Each Medicare Advantage Plan can have different costs and different rules for how you get services. These rules can change each year. Each year, you can choose to keep your current plan, choose a different plan, or switch to Original Medicare.



The Access, Care, and Engagement TA Center (ACE) Technical Assistance (TA) Center builds the capacity of the RWHAP community to navigate the changing health care landscape and help people with HIV to access and use their health care coverage to improve health outcomes.

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