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# A Complete Beginner's Guide To Medicare

Very few people would argue that Medicare is an essential resource for the country's seniors, but few would also say it's easy to navigate. For something so important, Medicare can be frustratingly complicated - in fact, research has shown that [most seniors](#) are confused by it. There is the basic Medicare plan, but what about all the add-ons you can also opt for? How do they differ from each other? And how do you choose what's best for you?

## Medicare Overview

Medicare is a government-funded health insurance program, primarily for people over the age of 65. At a basic level, it is divided into [four "Parts"](#), each representing a type of coverage:

- **Part A:** Hospital coverage, including the stay at the hospital itself and some home care
- **Part B:** Medical coverage, including doctor's visits and diagnostic screenings
- **Part C:** Medicare Advantage, which are plans offered through private insurers
- **Part D:** Prescription drug coverage, which is only offered as part of a private plan

There is also something called Medigap, which supplements your Medicare coverage and is also offered through a private insurer. As you can see, it is very similar to Medicare Part C, but the two are different (this is explained in more detail below).

## **Original Medicare - Parts A and B**

You can think of [Original Medicare](#) as the “basic package”. It includes Parts A and B, either by themselves or combined, although most people have both. This means that Original Medicare usually covers hospital stays, diagnostic tests, doctor’s visits, and other routine healthcare costs. It does not include things like dental checkups, eyewear, prescription drugs, hearing aids, or long-term care.

Part A is usually funded by a Medicare tax that you or your spouse paid while you were working. Part B usually costs a premium.

## **Prescription Drugs - Medicare Part D**

[Most people](#) benefiting from Medicare have Parts A, B, and D. This is because Part D covers prescription drugs, an expense that many people over the age of 65 need and which few can afford without insurance. Everyone with Original Medicare is eligible to enroll for Part D, no matter how many prescription drugs you may need.

Part D enrollment is done through a private healthcare plan approved by Medicare. This is either achieved through a PDP plan, in which you add it to your Original Medicare, or an MA-DP, which involves enrolling for Medicare Advantage (Part C). For more detailed information on Part D, check out this guide by the [AARP](#).

## **Medicare Advantage - Part C**

Part C is more commonly known as [Medicare Advantage](#). This type of plan is additional to Original Medicare, which means you still get all the coverage from Parts A and B (but not necessarily Part D) and you still need to pay any premiums that come with that.

Medicare Advantage comes in various types which can help you cover a wide range of healthcare needs. Your options will depend on where you live - you can use [this tool](#) to search for Medicare Advantage plans in your state.

## **Medicare Supplement Insurance - Medigap**

Medigap is similar to Medicare Advantage, in that it allows you to expand your healthcare coverage beyond the basics. Both can also help you save money in case of serious illness by allowing you to claim a higher percentage of your costs.

However, there are some differences. Medigap tends to be more expensive but offers better coverage, and it is not restricted to your state (so it is better for people who travel often or live in between homes). For a detailed breakdown of the differences between Medicare Advantage and Medigap, check out this guide by [Investopedia](#).

This is a very simple description of the basic components of Medicare. Each one of these could be explained in an entirely separate guide, but it is useful to get an overall view of the system before digging into the details. Once you are familiar with these parts, use the various useful online resources linked here to find out more, and don't hesitate to ask for help or advice from a medical professional or even a loved one. The more informed you are, the better protected you will be.