

What does Medicare cover (Parts A, B, and D)?

- Different parts of Medicare cover different services. You may hear about four parts of Medicare: Part A, Part B, and Part D.

[Original Medicare](#) is administered directly by the federal government, is the way most people get their Medicare, and has two parts:

1. [Part A \(Hospital Insurance\)](#) covers most medically necessary hospital, skilled nursing facility, home health, and hospice care. It is free if you have worked and paid Social Security taxes for at least 40 calendar quarters (10 years); you will pay a monthly premium if you have worked and paid taxes for less time.
2. [Part B \(Medical Insurance\)](#) covers most medically necessary doctors' services, preventive care, durable medical equipment, hospital outpatient services, laboratory tests, x-rays, mental health care, and some home health and ambulance services. You pay a monthly premium for this coverage.

[Medicare Part D \(outpatient Prescription Drug Insurance\)](#) is the part of Medicare that provides outpatient prescription drug coverage. Part D is provided only through private insurance companies that have contracts with the government—it is never provided directly by the government (like Original Medicare is).

If you want Part D, you must choose Part D coverage that works with your Medicare health benefits. If you have Original Medicare, choose a stand-alone Part D plan (PDP).

[Medicare Supplement or Medigap](#)

A Medicare Supplement Insurance policy helps to fill the 20% GAP left over by Medicare A and B. A good MediGap plan will help to pay all or most of the health care costs that [Original Medicare](#) doesn't cover, such as co-payments, coinsurance, cost-sharing, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care [when you travel outside the U.S.](#) If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the [Medicare-approved amount](#) for covered health care costs. Then your Medigap policy pays its share.