

# LET'S BREAK DOWN

## each part of *Medicare*

# Medicare



### **PART A**

As part of Original Medicare, Part A covers your hospital care including inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. The coverage is managed by the Federal Government and requires you to pay a deductible. That's money you pay for your health care before your coverage begins to apply.



### **PART B**

Like Part A, Part B coverage is also included in Original Medicare and is managed by the Federal Government. Part B covers your medical care including certain doctors' services, outpatient care, medical supplies and preventive services. It, too, requires you to meet a deductible before your coverage begins to apply. Most people pay a monthly premium for Part B.



### **PART C**

Called Medicare Advantage, Part C covers the same things as Parts A and B. But, it is not part of Original Medicare, the Federal Government plan. Instead, you purchase this Medicare insurance plan through a private insurance company, like Paramount. With this type of coverage, you will only use the hospitals and providers within a set network.



### **PART D**

This part covers your prescription drugs. Part D plans are offered through private insurance companies. But, you must have Original Medicare (Parts A and B) or Medicare Advantage (Part C) to enroll in any Part D plan.



### **MEDIGAP PLANS**

Supplemental insurance coverage is called Medigap. It's only available to those enrolled in Original Medicare (Parts A and B). Supplemental coverage helps to cover gaps in your healthcare coverage for costs that are not paid by Original Medicare.

## *Paramount Elite Medicare Plans*

**Alphabet soup, right?** We know Medicare can be confusing. That's why choosing Paramount Elite may be the right choice for you. We are a local insurance company with experts ready to take the confusion out of Medicare and put your mind at ease.