

Parts of Medicare

- Original Medicare** (
- Part A** Inpatient Hospital coverage
 - Part B** Outpatient Medical coverage
 - Part C** Medicare Advantage
 - Part D** Prescription drug plans

In options 2 or 3 below, you must be enrolled in Part A and Part B and most people pay the Standard Part B premium (\$164.90/mo.) in 2023

Original Medicare Side

Option 1

**Original Medicare
Part A and Part B**

+

Part D Prescription drug plan

Option 2

**Original Medicare
Part A and Part B**

+

Part D Prescription drug plan

+

**Medicare Supplement
(aka Medigap) plan**

Private Insurance Side

Option 3

**Trade Original Medicare for a
Medicare Advantage Plan**

(aka Part C plan)

**Combines Part A and Part B.
Most plans include Part D
and usually include routine
dental, vision & hearing benefits.**

* Some people may be eligible for State Medicaid assistance, if you qualify for Medicaid, you may get help paying the Part B premium.

People who earn more than a certain level of income may pay an additional amount for their Part B and Part D premiums. This is known as IRMAA (Income Related Monthly Adjustment Amount).