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## **About Medicare**

**Medicare is health insurance for people who are:**

- 65 and older,
- under 65 with certain disabilities, and
- all ages with severe kidney disease (permanent kidney failure that requires dialysis or a kidney transplant).

**What benefits are available through Medicare?**

**Medicare has four parts:**

- Part A (Hospital Insurance) helps cover your inpatient hospital care. Part A may also help cover skilled nursing home care, hospice, and home health care.
- Part B (Medical Insurance) helps cover doctor's services if you need them for medical reasons, outpatient care and some preventive services to keep you healthy.
- Part C (Medicare Advantage Plans) helps pay for medical care through Medicare-approved private insurance companies. Part C combines Part A, Part B, and, sometimes, Part D (prescription drug coverage). Costs and covered services vary.
- Part D (Medicare Prescription Drug Plans) helps cover prescription drugs through companies approved by Medicare. Costs and covered services vary.

**What costs are associated with Medicare?**

- Part A - Most people do not pay for Part A coverage because they or a spouse have worked enough to qualify. Otherwise, there may be a fee.
- Part B - Most people pay a premium each month. If you have limited income and resources (things you own), you may be able to get help paying your Medicare premium.
- Part C and D- costs vary depending on the plan.

## How do I apply for Medicare?

To apply for Medicare call the Social Security Administration (1-800-772-1213). TTY users should call 1-800-325-0778. You can also visit the [Social Security website](#).

## Where can I find out more?

- Visit [Medicare](#) on the web.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Individual insurance counseling assistance is provided by the [Virginia Insurance Counseling and Assistance Program](#) (VICAP). VICAP counselors at your local Area Agency on Aging can also help you resolve claims or billing problems. To get in touch with a VICAP counselor in your area, contact your local [Area Agency on Aging](#).
- For questions or complaints about the quality of care for a Medicare-covered service, call your local Quality Improvement Organization. Visit [Medicare](#) on the web, or call 1-800-MEDICARE (1-800-633-4227) to get the local telephone number. TTD users should call 1-877-486-2048.

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