

## MEDICARE PART A and B

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