



Medicare and Medicaid: What Are They?

MEDICARE is the federal health insurance program for U.S. citizens over 65. It has different parts and options:

PART A covers inpatient hospital stays, hospice, skilled nursing facility stays and home health. Everyone gets Part A.

PART B covers outpatient doctor visits and medical equipment. There is a premium for Part B.

PART D covers drugs. There is a premium for Part D just like Part B.

MEDIGAP PLANS are private insurance you can purchase to cover “gaps” not usually covered by the basic Medicare plans.

MEDICARE ADVANTAGE PLANS are like private insurance and take the place of Parts A, B and D. Advantage plans often include additional coverage for things such as vision and dental care, which are not part of regular Medicare.



Medicare and Medicare Advantage Plans change yearly. Plans and benefits are added or dropped. Premiums can change. Speak with your Area Authority on Aging or an insurance agent to help you navigate the process of applying for Medicare and deciding which option is best for you.

MEDICAID is health insurance for Utah’s vulnerable populations. It is for people with limited income and resources and/or disabilities. Medicaid works like regular health insurance but also covers the cost of long-term care in a private home or facility. You can get information and apply for Medicaid online at www.medicaid.utah.gov.

For a more detailed discussion, please visit www.advocatesforindependence.com/blog.

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