



What You Need to Know About Medicare

This information explains what Medicare is and which Medicare coverage is best for you. This guide also has information about paying for your care at MSK.



Memorial Sloan Kettering
Cancer Center

What is Medicare?

Medicare is the federal health insurance plan for people age 65 and older. Some people younger than age 65 may be able to get Medicare coverage if they:

- Have a physical disability.
- Have lifelong special health needs.

Learn more at www.medicare.gov, or by pointing your smartphone camera at this QR code, and tapping the link.



What does Medicare pay for?

There are 3 parts to Medicare. Each part pays for different health care services you may need.

Medicare Part A

Medicare Part A helps you pay for care you need at the hospital, such as surgery.

It also helps pay for:

- Your stay and the care you get at a rehabilitation center or a skilled nursing home. These places offer special health care services you may need after a hospital stay.
- Some health care services at your home.
- Hospice care. Hospice care is a type of medical care for people who are not expected to live longer than 6 months.

Medicare Part B

Medicare Part B helps you pay for outpatient care that's not in a hospital.

You can use this plan to pay for:

- Office visits to your healthcare provider.
- Prevention and wellness care.
- Imaging tests, such as an X-ray or mammogram.
- Physical therapy.
- Medical supplies, including wheelchairs.
- Some medicines, such as chemotherapy.

Medicare Part D

Medicare Part D can give you more coverage for your prescription drugs.

- You can choose to join Medicare Part D, in addition to your Medicare Parts A and B coverage.
- You can also get Medicare Part D if you join a Medicare Advantage Plan.

What is a Medicare Advantage Plan?

Medicare Advantage is a private insurance plan that could cover the cost of getting healthcare services at a facility outside of your network. This will require an authorization (approval) to be covered. It's sometimes called Medicare Part C. These are health plans offered by private companies approved by Medicare.

Medicare Advantage plans can help you pay for:

- Some prescription drugs.
- Teeth cleanings and dental care.
- Checkups with the eye doctor.
- Hearing tests and hearing aids.
- Changes you need to make to your home for a health reason.

Learn more about **Medicare Advantage** by pointing your smartphone camera at this QR code, and tapping the link.



What is Medicare Supplemental Insurance?

Medicare Supplemental Insurance is extra insurance you can buy. It's also called Medigap because it pays for the gaps in Medicare coverage you normally must pay for. Medigap helps you pay for your share of health care costs.

Medigap:

- Is not the same as a Medicare Advantage plan.
- Only covers 1 person. If you and your partner both want Medigap, you must buy separate policies.
- Does not include prescription drug coverage. You must get a Medicare Part D plan to help you pay for medications.
- Comes with a fee each month. This fee is called a premium and is in addition to what you may need to pay for your Part B plan.

Learn more about **Medigap** by pointing your smartphone camera at this QR code, and tapping the link.



Ask these questions about getting your care at MSK

- Does MSK accept my Medicare plan?
- I have other health plans, such as Medigap or Medicare Advantage. Does MSK accept those?
- Do I need Medicare supplemental coverage to have more of my care at MSK covered?
- When can I join Medicare?
- How do I know what cancer care services at MSK are covered?

Actions you can take when you're ready

- Apply for Medicare. You can do this in 3 ways:
 - Visit the Social Security Administration website at www.SSA.gov/medicare or by pointing your smartphone camera at the QR code to the right, and tapping the link.
 - Go in-person to your local Social Security office.
 - Call the Social Security Administration at 800-772-1213.
- When you change your insurance to Medicare, call MSK.
- If you have a question, please email us at insurancehelp@mskcc.org or visit www.mskcc.org/insurance-assistance

