

Medicare Choices Worksheet

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). Below we've included a checklist that displays the specific services that the different parts of Medicare help cover. For help finding the Medicare plan that fit your needs and budget, [click here](#) to contact TMA Insurance Trust.

	MEDICARE PART A / PART B <i>(Original Medicare)</i>	MEDICARE PART C <i>(Medicare Advantage)</i>	MEDICARE PART D <i>(Prescription Drug Plan Coverage)</i>	MEDIGAP <i>(Medicare Supplement Insurance)</i>
Program Description	Basic and most common plan covering a portion of services from health care providers who accept Medicare	Private health care plans approved by Medicare that might include additional benefits and services	Prescription drug coverage that can stand alone or be added to Medicare Part A/B	Private insurance policy that pays various out-of-pocket expenses not covered by Medicare
Program Features				
Low or \$0 Copays	✓	✓	✓	✓
Low or \$0 Deductibles		✓ <i>(some plans)</i>	✓ <i>(some plans)</i>	✓
Low or \$0 monthly premium for prescription drug coverage		✓ <i>(most plans)</i>	✓	
Covers Emergency Room / Overnight Hospital Visits	✓	✓		✓
Covers Doctor's Visits and Medical Care	✓	✓		✓
Includes Prescription Drug Coverage		✓ <i>(most plans)</i>	✓	
Covers Preventive and Screening Services	✓	✓		✓
Includes HMO and PPO Networks, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans		✓		
Allows Use of Any Provider Accepting Medicare	✓	✓	<i>N/A Allows use of any pharmacy</i>	✓
Available Through Private Companies Approved by Medicare		✓	✓	✓