Medicare Overview

Your simple guide to understanding Medicare Parts A, B, C and D

	Medicare Part A	Medicare Part B	Medicare Part C Medicare Advantage (HMO/PPO)	Medicare Part D
Benefits	Hospital	Medical	Replaces Medicare Part A and Part B (may include Part D coverage)	Prescription Drug
Provider	Federal Government	Federal Government	Insurance Company	Insurance Company
Benefit Gaps	Part A deductibles, co-payments and coinsurance	Part B deductibles, co-payments and coinsurance	Part A and B deductibles, co-payments and coinsurance up to $9,350.00 (plans may vary)	Individual plans may vary
Location of Services or Supplies	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Normally limited to providers that accept the plan's fee schedule	Any pharmacy that accepts the plan
Your Cost	None (in most cases)	$202.90* (more if your income is higher)	$202.90* (more if your income is higher) PLUS Medicare Part C Plan costs (vary by plan)	Costs vary by plan and income

	Medicare Supplement
Purpose	Supplements gaps in Medicare Parts A and B
Provider	Insurance Company
Benefits	Can pay for Part A and B deductibles and co-payments, depending on the plan you choose
Your Cost	Costs vary by plan

You cannot purchase a Medicare Supplement to cover the gaps in Medicare Part C

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Important Premium Information

Your simple guide to understanding Medicare Part B and Part D monthly premium information

Medicare Part B and Part D Monthly Premium Details –

Most 2026 age eligible enrollees pay $202.90 monthly for Medicare Part B and have no additional income-related monthly adjustment for Part B. However, if your modified adjusted gross income, as reported on your IRS tax return from two years ago (the most recent information provided to Social Security by the IRS), is above a certain limit, you may pay more. The amount you pay can change each year depending on your income, and you will be contacted by Social Security if you are required to pay more. If you do not agree with the amount you are required to pay for your Part B premium (for example, your income goes down), contact Social Security.