

## The ABC(D)s of Medicare Coverage in Pennsylvania

Choosing a Medicare plan can be overwhelming, but having the right information can make things much easier. With a short period of time to enroll, knowing the facts about Medicare before you make decisions about your healthcare can make all the difference in your enrollment experience.

To get Medicare coverage for January 1, 2019, you must enroll between October 15 to December 7, 2018. During this annual enrollment period (AEP) you can make changes to various aspects of your coverage.

If this is your first time enrolling, choosing the correct plan is a big decision. Here are your options:

### Original Medicare

Original Medicare consists of two parts:

- **Part A** – Hospital Insurance covers in-patient hospital care, skilled nursing care, home health care and hospice care.
- **Part B** – Doctor’s visits, blood tests, x-rays and outpatient care.

### Medicare Advantage

This is also known as Part C:

- **Part C** - Covers Medicare Part A and Part B, but also includes extras like prescription drug coverage, vision, and dental. These plans are offered privately through health insurance companies like [Capital BlueCross' BlueJourney plans](#). They typically have a low cost or may cost nothing. You still have to pay Part B premium if you choose Medicare Part C. You have one insurance card and pay one insurance company.

### Medicare Part D

- **Part D** – Prescription drug coverage covers generic drugs for Original Medicare, but with Medicare Advantage, you may be able to get free generic drugs and discounted premium drugs. Prescription coverage is offered separately for those who have Medicare Part A and B, but it’s typically included with Medicare Part C.

### Medigap

- Medigap – This is supplemental coverage to take care of services that Original Medicare recipients don’t have. You cannot get Medigap if you have Medicare Advantage.

### Special Needs Plans

- SNPs – Special Needs Plans are only for people who qualify for this type of insurance for their disability.

Further explore your options and find out what your next steps are by [requesting your free 2019 Medicare Guide](#).

For more education, visit [Medicare.gov](#).

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