



The ABC's of Medicare

By Dina Zelden

The in's and out's of Medicare can be overwhelming and confusing. Use these ABC's to help make sense of it all.

A

A is for AFTER.

Medicare Part A covers expenses after you are sick. Think inpatient hospital costs. Your costs will be covered at 80 percent. Medigap or supplemental coverage is available for the other 20 percent of expenses.

B

B is for BEFORE.

Medicare Part B covers healthcare costs before you are sick. Think outpatient costs as well as preventative care and doctor visits.

C

C is for COMBINE.

Medicare Part C, also known as Medicare Advantage, combines the benefits and coverage of Parts A and B and acts as primary insurance. It usually includes drug coverage as well as vision and dental which original Medicare excludes.