

# Understanding Original Medicare

## A Note about Emergency Care

If you are experiencing a medical emergency, always go to the nearest emergency room. Any Medicare plan is required to pay for any emergency services (as defined by the plan) at in-network rates.

Medicare is so confusing. I don't even know where to start!



### PRO TIP:

Talk to your doctor or provider about your healthcare needs and whether Original Medicare or Medicare Advantage may be right for you.

## When can I enroll in Medicare, or change to a new plan?

There are three main times you can enroll in a plan, or make changes to your selection:

- 1 Initial Medicare Enrollment Period (around your 65th birthday)
- 2 The Annual Election Period (Oct. 15-Dec. 7)
- 3 The Medicare Advantage Open Enrollment Period (Jan. 1-March 31)

## Understand the Parts

### MEDICARE PART A COVERS:

- Inpatient Hospital Care
- Skilled Nursing and Rehabilitation Care
- Home Health Care
- Hospice Care

### MEDICARE PART B COVERS:

- Doctor Services
- Outpatient Care & Emergency Room
- Durable Medical/Home Medical Equipment
- Other Services & Supplies

### MEDICARE PART C COVERS:

- Medicare Advantage  
(Instead of Original Medicare)

### MEDICARE PART D COVERS:

- Prescription Drug Benefit

### Original Medicare

- You can use any doctor or hospital that takes Medicare, anywhere in the US.
- Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join Medicare Part D to get Medicare drug coverage.
- You can purchase Medigap, also called a Medicare Supplement, to cover out-of-pocket costs such as the Original Medicare co-pay, or for other healthcare costs.

## Medicare Advantage (Part C)

- If you choose Medicare Advantage, you give up your right to Original Medicare coverage for that enrollment period. In other words, you either have Original Medicare or Medicare Advantage – not both.
- A Medicare Advantage plan is offered from a private insurance company, and is “bundled” to include doctors and providers, hospital care, outpatient care, and usually prescription drug coverage.
- You can only use doctors in the plan’s network unless you are receiving emergency care (as defined by the plan).
- You may need prior approval for care and certain drugs.
- While supplemental coverage for things like eye exams and eyewear is available, this benefit is often limited in value.

## Medicare Advantage Plans Sponsored by Hospitals

- Medicare Advantage Plans Sponsored by Hospitals create a network of their hospital and physician services and give hospitals an opportunity to more closely coordinate care for patients in the network. They might have incentives to encourage patients to use services within their local hospital network.



## Learn about Medigap

Medigap, also known as Medicare supplement insurance is a way to protect yourself from some of the costs not covered by Medicare. It is also called “Medigap” or “Med Supp” insurance. There are 10 standardized Medicare supplement plans identified by the letters “A” through “N.” Plan F is also available as high deductible plans. The benefits in each plan are identical from company to company.

**Medigap supplement insurance is only available with Original Medicare plans. You cannot use Medigap with Medicare Advantage plans.**

Each state is required to offer free counseling help for Medicare recipients. The Oklahoma Senior Health Insurance Counseling Program (SHIP) provides accurate and objective counseling, assistance and advocacy relating to Medicare, Medicaid, Medicare supplements, Medicare Advantage, long-term care and other related health coverage plans.

### LEARN MORE

Call The Oklahoma Senior Health Insurance Counseling Program Senior Help Line at (800) 763-2828

**Medicare Open Enrollment is Oct. 15-Dec. 7 .**

**Medicare Advantage Open Enrollment is Jan. 1-March 31.**

Now is the time to make sure you’re choosing the best healthcare plan for you in 2026.



For more information visit [MedicareDisadvantaged.org](https://www.MedicareDisadvantaged.org)