

# Parts of Medicare

- Original Medicare** (
- Part A** Inpatient Hospital coverage
  - Part B** Outpatient Medical coverage
  - Part C** Medicare Advantage
  - Part D** Prescription drug plans

In options 2 or 3 below, you must be enrolled in Part A and Part B and most people pay the Standard Part B premium (\$185/mo.) in 2025

## Original Medicare Side

**Option 1**

**Original Medicare  
Part A and Part B**

+

**Part D Prescription drug plan**  
sold through private insurance companies

**Option 2**

**Original Medicare  
Part A and Part B**

+

**Part D Prescription drug plan**  
sold through private insurance companies

+

**Medicare Supplement  
(aka Medigap) plan**  
sold through private insurance companies

## Private Insurance Side

**Option 3**

**Trade Original Medicare for a  
Medicare Advantage Plan**  
(aka Part C plan)

**Combines Part A and Part B.  
Most plans include Part D  
and usually include routine  
dental, vision & hearing benefits.**

\* Some people may be eligible for State Medicaid assistance, if you qualify for Medicaid, you may get help paying the Part B premium.

People who earn more than a certain level of income may pay an additional amount for their Part B and Part D premiums. This is known as IRMAA (Income Related Monthly Adjustment Amount).