



Medicare & Its Parts 2023

Health Insurance Counseling and Advocacy Program (HICAP)
646 County Square Drive #100, Ventura, CA 93003
(800) 434-0222 | (805) 477-7300

Part A
Hospital Insurance

Deductible: \$1600/ stay of care
Coverage for hospital, skilled nursing,
some home health & hospice

Part B
Outpatient
Medical Insurance

Monthly premium: \$164.90
Deductible: \$226/year
Cost-Sharing: 80% Medicare; 20% You
Doctors, ambulance, labs, x-rays,
medical equipment and supplies

Part D
Prescription Drugs

Premiums, Deductibles and Copays;
Must have Medicare A **OR** B. Penalty if
no creditable coverage since Part B
effective date



Part C
Medicare Advantage

HMO plans contract with Medicare; must
have Medicare A & B; most include
Medicare Part D prescription drug
coverage. All have Annual Maximum Out of
Pocket (MOOP). Some have **Premiums** and
Deductibles. All have **Copays**. Must use
contracted hospitals, doctors and
specialists. Expect pre-approval/referral for
specialist, hospital or certain treatments.



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Optional

Medigap
Private Supplemental Insurance

Standardized private insurance policies
that pay some or all of your A & B
Deductibles, Copays, and Coinsurance

OR

Medi-Cal
California's Medicaid Program

Public insurance program that provides
health care services for certain individuals
with limited income and assets including
seniors and people with disabilities

