2024 -- Medicare Parts



Part A
Hospital Insurance

Ventura County HICAP Program 646 County Square Drive #100, Ventura, CA 93003 1 (800) 434-0222

TRANSFER

Deductible: \$1632/ stay of careCoverage for hospital, skilled nursing, some home health & hospice

Part B

Outpatient Medical Insurance

Monthly premium: \$174.70 Deductible: \$240/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



Medigap

Private Supplemental Insurance

Standardized private insurance policies that pay some or all of you're Part A

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.

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



This Project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$4,163,491.00 with 100% funding by ACL/HHS. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement by ACL/HHS, or the US Government.