



2025 — Medicare Parts

Part A
Hospital Insurance

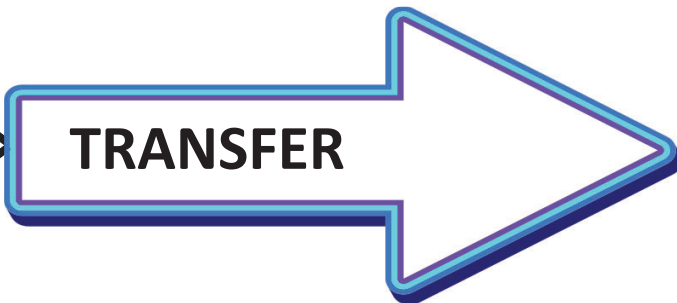
Deductible: \$1,676/stay of care
Coverage for hospital, skilled nursing, some home health & hospice.

Part B
Outpatient Medical Insurance

Monthly premium: \$185
Deductible: \$257/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.



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Optional

Medigap
Private Supplemental Insurance

Standardized private insurance policies that pay some or all of your Part A deductible, copays and coinsurance.

OR

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) limits. 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. Can appeal decisions against you.

Medi-Cal
California's Medicaid Program

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



Medicare y Sus Partes 2025

Parte A
Seguro de Hospital

Deducible: \$1,676
Cobertura para hospital, enfermería especializada y alguna asistencia en el hogar y hospicio.

Parte B
Consulta Externa

Prima mensual: \$185
Deducible: \$257 por año
Pagos: Medicare 80%; Usted 20%
Doctores, ambulancia, labs, rayos x, equipo medico y suministros.

Parte D
Medicamentos Recetados

Primas, deducibles y copagos; debe de tener Medicare A o B; incluido en algunos Planes de Medicare Advantage.



Parte C
Medicare Advantage

Los Planes de HMO tienen contrato con Medicare; debe de tener Medicare A y B; puede incluir Medicare Parte D cobertura de los medicamentos recetados.

Medigap
Seguro Suplementario Privado

Pólizas de seguro privadas estandarizadas que pagan parte o la totalidad de su Parte A.

Medi-Cal
El Programa Medicaid de California

Programa de seguro público que proporciona servicios de atención médica para ciertos individuos con ingresos limitados y activos (bienes limitados), incluyendo ancianos y personas con discapacidad.

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