

There are three main parts for Traditional Medicare:

- Medicare Part A - hospital stays covered 100%
- Medicare Part B - there is a premium everyone pays. It varies each year and based on income. This covers doctor office visits, durable medical equipment. Copayments are covered by insured or supplemental insurance
- Medicare Part D - prescription coverage plan.

Most people who choose to have traditional Medicare also choose to have a supplemental insurance to cover the 20% of what Medicare does not cover.

There is also Medicare Part C - also called a Medicare Advantage plan. This plan encompasses Parts A, B and D into one plan provided by a private insurance company (BCBS, Cigna, United, etc). Usually there is supplemental insurance built in. Some plans have a premiums and some do not.