

How you can (and can't) combine the different parts of Medicare

Medicare has different parts you can combine to help complete your coverage. Let's explore the coverage combinations.



Part A + Part B cover essential medical care

Part A and Part B, or Original Medicare, are provided through the federal government. They cover inpatient hospital stays (Part A) and doctor's visits (Part B). People often enroll in both parts together if they don't have other coverage. Original Medicare lets you seek care anywhere that accepts Medicare. It doesn't cover prescription drugs, most dental, vision and hearing services and other benefits.



Want to add prescription drug coverage? Add Part D.

Part D helps pay for many prescribed medications. It's sold through private insurers as a stand-alone plan or part of a Part C plan.



Want coverage for out-of-pocket costs? Add a Medicare Supplement plan.

Original Medicare doesn't cap yearly out-of-pocket costs. To help manage some costs, you can purchase a Medicare Supplement insurance policy from a private insurer.



Part C = all-in-one coverage

Part C, or Medicare Advantage (MA), plans are offered by private insurance companies. They combine hospital and medical coverage. And they may include prescription drug coverage and benefits such as vision, hearing or dental services and fitness. MA plans limit annual out-of-pocket costs on covered services.



Dual Eligible Special Needs Plan (D-SNP)

If you qualify for Medicare and Medicaid, you may be eligible for a Dual Eligible Special Needs Plan (D-SNP). This plan is offered by private insurance companies. It combines hospital, doctor and prescription drug coverage. It may also offer benefits, such as:

- Dental, vision and hearing services
- Transportation to doctor visits
- An allowance for over-the-counter products

Completing your Medicare coverage

If you want coverage beyond what Original Medicare provides, you have two options.

Option 1	Option 2
Medicare Advantage (Part C) plan	Original Medicare (Part A + Part B)
<p> Hospital insurance</p> <p> Medical insurance</p> <p>May also include at low or no cost:</p> <p> Prescription drug coverage</p> <p> Dental coverage</p> <p> Vision coverage</p> <p> Gym membership</p> <p> Over-the-counter (OTC) allowance</p> <p>If you qualify for both Medicare and Medicaid, you may be eligible for a Dual Eligible Special Needs Plan (D-SNP). These plans combine doctor, hospital and prescription coverage in a single plan. You can usually get more benefits not covered with Original Medicare.</p>	<p> Hospital insurance</p> <p> Medical insurance</p> <p> You can add:</p> <p> Part D prescription drug plan</p> <ul style="list-style-type: none">• Helps pay for prescription drugs <p> You can add:</p> <p> Medicare Supplement insurance</p> <ul style="list-style-type: none">• Helps pay some out-of-pocket costs not covered by Original Medicare• Does not include prescription drugs

Learn more at
[AllinaHealthAetnaMedicare.com](https://www.AllinaHealthAetnaMedicare.com)



Plan features and availability may vary by service area.

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