



Fundamentals of Medicare

The basics of Medicare Medicare is a complex and often confusing issue. If you are 65 or older, you have undoubtedly seen many television commercials, read many brochures and pamphlets that were mailed to you, and even attended some informational meetings myaarpmedicare.com about Medicare and all the other programs you can sign up for.

Many older adults tell us that this information can make the subject even more confusing, and that making decisions is almost an uninformed bet.

Below, we will detail all parts of Medicare; who is eligible, what it covers and how much it costs, in addition to detailing all the supplements and programs that help you pay your out-of-pocket costs.

Our goal here is to present all the information you need, in a simple and clear way, so that you can make informed and accurate decisions about your care and any additional insurance you may need.

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In the United States, Medicare is a national social insurance program administered by the US federal government. Since 1966, it has been a guarantee of access to health insurance for Americans over 65 who have worked and paid into the system, and also for younger people with disabilities. It was designed to cover most but not all of the necessary costs.

It is known as Original Medicare (Medicare Parts A and B)

There are other parts of Medicare (Parts C and D) that were developed in the mid-1980s and mid-90s, respectively, that we will also review.

Medicare eligibility

Medicare is a federal health insurance program for US citizens. UU And legal residents. In addition, it must be:

65 years or more.

Under 65 with a qualified disability.

Any age and end-stage renal disease. (This is permanent kidney failure that requires dialysis or a kidney transplant, it is also called [**ESRD**](#)).