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Medicare, one part at a time

You do not buy all four parts as four separate policies.

A

Hospital insurance

Inpatient hospital care, hospice, some skilled nursing and home health care.



B

Medical insurance

Doctor visits, outpatient care, preventive services, and medical equipment.



C

Medicare Advantage

A private-plan way to receive Part A and Part B benefits. Most plans include Part D.



D

Prescription drug coverage

Helps pay for covered medicines. Available separately or in many Advantage plans.



How the pieces fit

Original Medicare = Parts A + B

You can add Part D and may buy Medigap to help with certain costs.

Medicare Advantage = another way to get Parts A + B, usually with Part D.

Medigap does not work with Medicare Advantage.

Source: Medicare.gov • Reviewed September 2026

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