

Medicare is a federal health insurance program for people who are 65 or older, as well as some younger people with certain disabilities or conditions. Medicare has four parts that cover specific services:

- Part A (Hospital Insurance): Covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care
- Part B (Supplementary Medical Insurance): Covers outpatient hospital care, services and therapy, durable medical equipment, prosthetic devices, ambulance services, and certain preventive services
- Part C (Medicare Advantage): Another part of Medicare
- Part D: is a standalone prescription drug coverage provided through private insurance companies approved by Medicare. It allows Medicare beneficiaries to obtain coverage for their prescription medications independently of their other health insurance. One of the key benefits of Part D is the flexibility it offers.

Medicare helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. Medicare is different from private insurance, and it doesn't offer plans for couples or families.