Medicare has four main parts: **Part A**, **Part B**, **Part C**, and **Part D**. They split up your health care needs into hospital stays, doctor visits, private bundled plans, and prescription drugs. You can learn more details directly from the Official Medicare Guide.

Part A (Hospital Insurance)

- **Inpatient Care:** Covers overnight stays in a hospital and skilled nursing facility care.
- **End-of-Life Care:** Pays for hospice care and limited home health services.

- ## Part B (Medical Insurance)

- **Doctor Visits:** Covers visits to your primary doctor and medical specialists.
- **Outpatient Services:** Pays for lab tests, X-rays, mental health care, and durable medical equipment like wheelchairs.
- **Preventive Care:** Covers yearly wellness checkups and specific shots or screenings.

Part C (Medicare Advantage)

- **All-in-One Plans:** Offered by approved private companies as a substitute for Parts A and B.
- **Extra Perks:** Frequently adds vision, hearing, dental care, and sometimes drug coverage.

- ## Part D (Prescription Drug Coverage)

- **Medications:** Helps pay for self-administered prescription drugs through private insurance plans.