


# 7 Things that Original Medicare Doesn't Cover


Don't get caught in a coverage gap.

Medicare covers many health care related services, but you may be surprised to find that not all your medical costs are covered. Here are seven things that Original Medicare doesn't cover:


## 1. Prescription drug coverage

 Original Medicare, Part A (hospital coverage) and Part B (medical coverage), does not provide coverage for prescription drugs. In order to ensure you have help paying for your prescriptions, you'll need to purchase a separate Part D (prescription drug) plan, or you can choose a Medicare Advantage (Part C) plan that includes prescription drug coverage.


## 2. Deductibles and copays

 Even though you may have premium-free Part A coverage, you'll still have to meet your deductible before your coverage kicks in. And Part B usually covers 80% of medical services, but after meeting your deductible, you'll still be responsible for the other 20%. To alleviate these costs, you can purchase a Medicare Advantage plan or a Medicare Supplement plan (also known as a Medigap plan) that can help fill in potential coverage gaps.

## 3. Long-term care coverage

 Although Medicare provides coverage for some skilled nursing services, it does not cover custodial care, which includes daily living activities like bathing and getting dressed. You may purchase a separate plan for long-term care coverage to help with these costs. Additionally, some Medicare Advantage plans offer long-term care benefits that are not included in Original Medicare.

## 4. Vision care

 Routine eye exams, glasses and contacts are not included in Original Medicare coverage (except for annual eye exams if you're diabetic or eyewear after having certain procedures, like cataract surgery). Many Medicare Advantage plans have vision care built in, or you can purchase a standalone vision plan.

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## 5. Dental services



Original Medicare doesn't provide coverage for routine dental care, such as cleanings, or for other dental services like fillings, crowns, extractions or dentures. Many Medicare Advantage plans offer some dental coverage and typically cover cleanings and X-rays, plus some comprehensive services.

## 6. Hearing aids and other hearing-related care



If you need a hearing aid and have Original Medicare, the cost will not be covered. Many Medicare Advantage plans offer some hearing care services, including hearing exams, hearing aids and fitting appointments.

## 7. Medical care abroad



Original Medicare doesn't provide health coverage if you're traveling outside the U.S. Some Medicare Advantage plans will provide coverage for emergency care abroad and some Medigap plans cover 80% of emergency medical care overseas (up to a certain limit).