



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

November, 2023

Q: Does Medicare cover dental, hearing, and vision services? Would a Medicare Advantage Plan help cover these? I am shopping for a new plan now and want to get the best plan for my spouse and me.

A: Original Medicare doesn't cover most dental care, dental procedures, or supplies. Original Medicare doesn't cover hearing aids or exams for fitting hearing aids. It also doesn't cover eye exams, eyeglasses, or contact lenses.

Medicare Part A (Hospital Insurance) will pay for certain dental services that you get when you're in a hospital. Part A can pay for inpatient hospital care if you need to have emergency or complicated dental procedures, even though it doesn't cover routine dental care.

Starting in 2023, Medicare will cover dental services necessary to treat infections prior to or contemporaneous with an organ transplant, cardiac valve replacement, and valvuloplasty procedures. Beginning in 2024, Medicare will also cover dental services linked to head and neck cancers.

Medicare doesn't cover eye exams for eyeglasses or contact lenses unless you are having cataract surgery. One pair of prescription eyeglasses or contact lenses is covered after surgery.

Medicare Advantage (Medicare Part C) plans provide the same basic benefits that are covered by Original Medicare. Many Medicare Advantage plans also include coverage for other benefits that Original Medicare does not.

Many Medicare Advantage plans may offer limited coverage for things such as:

- Routine dental care
- Routine vision care
- Hearing services, and in many cases the cost of hearing aids.
- Prescription drugs
- Certain health and fitness program memberships

Medicare Advantage plans vary greatly, and you should take the time to compare plans carefully. You may be required to use a network of providers and would not be covered outside of the plan's service area unless it was an emergency. You can compare plan benefits by using the Planfinder Tool at

www.medicare.gov/plan-compare.

SHIP, the State Health Insurance Assistance Program, provides free, impartial help with your Medicare questions. To schedule an appointment with a SHIP counselor near you, call (800) 452-4800. Our counselors can help you compare plans during this Medicare Open Enrollment (Oct. 15 – Dec. 7), and throughout the year.

Medicare Supplement Insurance, also called Medigap, does not provide coverage for hearing, dental, or vision care. Instead, these plans provide coverage for some of the out-of-pocket costs associated with Original Medicare such as deductibles, copayments, and coinsurance. You can ask if the insurance company providing the Medigap coverage has additional benefits for vision and dental that you could purchase for an additional premium.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.