

Part B of Medicare is a federal health insurance program in the United States that provides coverage for medically necessary services and supplies, such as doctor visits, outpatient care, preventive services, and durable medical equipment. It is often referred to as "Medical Insurance" because it covers a wide range of medical services and supplies.

Part B benefits are available to most individuals who are 65 or older, as well as to those who have a qualifying disability or end-stage renal disease. In general, if you or your spouse have paid Medicare taxes for at least 10 years, you are eligible for Part B benefits.

Here are some key features of Medicare Part B:

Doctor visits: Part B covers visits to doctors, including primary care physicians and specialists.

Outpatient care: Part B covers outpatient services, such as surgery, diagnostic tests, and medical supplies.

Preventive services: Part B covers preventive services, such as screenings for cancer and other conditions, flu shots, and other vaccines.

Durable medical equipment: Part B covers durable medical equipment, such as wheelchairs, walkers, and oxygen equipment.

It's important to note that while Part B covers many medical expenses, it does not cover all of them. You may still be responsible for deductibles, copayments, and coinsurance costs. Additionally, Part B does not cover prescription drugs, which are covered under Part D of Medicare.

Part B premiums are based on your income, with higher-income individuals paying higher premiums. If you do not enroll in Part B when you are first eligible, you may be subject to a late enrollment penalty.