

## Are there other types of Medicare health plans?

Some types of [Medicare health plans](#) that provide health care coverage aren't Medicare Advantage Plans but are still part of Medicare. Some of these plans provide Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage, while others provide only Part B coverage. In addition, some also provide Part D prescription drug coverage. These plans have some of the same rules as [Medicare Advantage Plans](#). However, each type of plan has special rules and exceptions, so you should contact any plans you're interested in to get more details.

### Medicare Cost Plans

Medicare Cost Plans are a type of Medicare health plan available in certain areas of the country. Here's what you should know about Medicare Cost Plans:

- You can join even if you only have Part B.
- If you have Part A and Part B and go to a non-network provider, the services are covered under Original Medicare. You'll pay the Part A and Part B [coinsurance](#) and [deductibles](#).
- You can join anytime the Cost Plan is accepting new members.
- You can leave anytime and return to Original Medicare.
- You can either get your Medicare prescription drug coverage from the Cost Plan (if offered), or you can join a Medicare Prescription Drug Plan. Even if the Cost Plan offers prescription drug coverage, you can choose to get drug coverage from a different plan.

**Note:** You can add or drop Medicare prescription drug coverage only at certain times. See pages 84–85.



For more information about Medicare Cost Plans, visit the Medicare Plan Finder at [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan). Your State Health Insurance Assistance Program (SHIP) can also give you more information. See pages 125–128 for the phone number.