



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

November, 2021

**Q: Does original Medicare cover my vision and dental appointments? If I get a Medicare Advantage Plan, does it offer vision and dental coverage?**

**A:** Original Medicare doesn't cover most dental care, dental procedures, or supplies, like cleanings, fillings, tooth extractions, dentures, dental plates, or other dental devices.

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.

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 offer limited coverage for things such as:

- Routine dental care
- Routine vision care
- 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](http://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 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.

If you or someone you know have questions about Medicare coverage, or any other Medicare related topic, contact SHIP at 1-800-452-4800, 1-866-846-0139 TTY or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook, Twitter, LinkedIn, and YouTube.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit [www.Medicare.IN.gov](http://www.Medicare.IN.gov) to find your local site.