

Your Medicare Coverage Options - At a Glance

Two ways to receive Medicare coverage - and how Medigap can supplement Original Medicare.

ORIGINAL MEDICARE

Parts A & B

What it is:

Federal health insurance for eligible people, generally based on age, disability, ALS, or end-stage renal disease. Work history usually determines whether Part A is premium-free. Part A is hospital insurance; Part B is medical insurance.

What you pay:

- Most people pay \$0 for Part A.
- You pay a monthly Part B premium.
- Deductibles and cost-sharing apply. For many Part B services, you usually pay 20% of the Medicare-approved amount after the deductible.
- There is no yearly out-of-pocket limit unless you have other coverage.

Coverage and access:

- Use any U.S. doctor or hospital that accepts Medicare.
- You can add a separate Part D drug plan and may buy Medigap.
- Generally does not cover routine dental care, routine eye exams for glasses or contacts, hearing aids, or most outpatient prescription drugs. Limited exceptions apply.

May suit people who value broad provider choice and are comfortable arranging separate drug and supplemental coverage.

MEDICARE SUPPLEMENT

Medigap

What it is:

Private supplemental insurance used with Original Medicare. It helps pay some Part A and Part B cost-sharing, such as copayments, coinsurance, and - in certain plans - deductibles.

What you pay:

- A separate Medigap premium, plus your Part B premium and any Part D premium.
- Premiums vary by insurer, plan, location, and other rating factors and typically increase over time.
- Remaining cost-sharing depends on the standardized Medigap plan.

Coverage and access:

- Medigap plans sold after 2005 do not include prescription-drug coverage; you can add a separate Part D plan.
- Generally usable with any U.S. provider that accepts Medicare.
- Medicare SELECT policies may require network providers.
- Benefits differ by standardized plan.

May suit people who want help with Original Medicare cost-sharing and broad provider access, subject to premiums and plan availability.

MEDICARE ADVANTAGE

Part C

What it is:

A Medicare-approved private plan that provides your Part A and Part B benefits instead of receiving them through Original Medicare. Most plans include Part D drug coverage and may offer extra dental, vision, or hearing benefits.

What you pay:

- Some plans have a \$0 plan premium, but you generally keep paying the Part B premium.
- Copayments, coinsurance, and deductibles vary by plan.
- Plans have a yearly out-of-pocket limit for covered Part A and Part B services. Premiums and prescription-drug costs are not included in that medical limit.

What to know:

- Depending on the plan, you may need network providers, referrals, or prior authorization.
- Costs, benefits, provider networks, and rules can change each year.
- Emergency and urgently needed care is covered, but routine non-emergency care outside the service area may be limited or cost more.

May suit people whose providers and prescriptions fit the plan and who value bundled coverage or additional benefits.

Quick Comparison

	Original Medicare	Medigap	Medicare Advantage
Provider access	Any U.S. provider that accepts Medicare	Generally any Medicare-accepting provider; SELECT may restrict networks	Network rules vary by plan
Dental / vision / hearing	Routine services generally not covered; limited exceptions	Generally not covered	May offer extra benefits
Monthly premiums	Part A often \$0; Part B required; Part D/other coverage extra	Medigap premium plus Part B and any Part D premium	Plan premium may be \$0; Part B generally continues
Out-of-pocket exposure	No yearly limit without other coverage	Varies by standardized plan and remaining cost-sharing	Yearly limit for covered Part A and B services

General overview only. Costs, benefits, provider networks, rules, and availability vary by plan, location, and year. Review official plan documents before enrolling.

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Primary sources: Medicare.gov and the Centers for Medicare & Medicaid Services (CMS). Official information: Medicare.gov

Questions about Medicare?

Talk with a licensed Medicare specialist

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