

**Pay NOW**

**OR**

**Pay LATER**

## Original Medicare

**Part A** Hospital  
**Part B** Medical

Deductible  
\$283/year  
No or few copays

**Add Medigap**  
and Part D

No Networks  
No Referrals  
No Prior  
Authorization

**Part B** \$203/mo or (means tested amount) must  
be paid no matter which side you choose

## Medicare Advantage

HMO & PPO

**Part C**  
Combines Part A & B and usually Part D

Premiums in CO range from \$0 - \$189/mo

Out of Pocket Limits range from \$2900-\$9250

## Prescription Drug coverage

### Part D Prescription Drug Coverage

Deductible: \$0-\$615/year  
Premium range: \$0.00 - \$152/month

### Part D Prescription Drug Coverage

Included  
Deductible: \$0 - \$615/year

## Supplement to Original Medicare

### Medigap (Medicare Supplement Insurance Policy)

All Medicare Supplement Plans are standardized. They are guaranteed issue for 6 months from the time your Part B starts. After that you answer health questions, go through underwriting and may not qualify.

**You pay Copays and Coinsurance**

Utilize Prior Authorization, Referrals and Network Requirements to control costs

20% coinsurance DME & Part B medications

Medicare Advantage plans can offer ancillary benefits you do NOT get with Original Medicare and Medigap

Dental, Vision, Hearing, OTC