

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 guarantee 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