Choosing Between Original Medicare and Medicare Advantage

ORIGINAL MEDICARE VS. MEDICARE ADVANTAGE

Choosing between Original Medicare and Medicare Advantage is a big choice. Below are some key differences to consider.

	Original Medicare	Medicare Advantage
Costs	Part A and Part B costs, including monthly Part B premium. 20% coinsurance for Medicare-covered services if you see a participating provider and after meeting your deductible.	Cost-sharing depends on the plan. Usually pay a copayment for in-network care. Plans may charge a monthly premium in addition to Part B premium.
Supplemental insurance	Choice to pay an additional premium for a Medigap policy to cover Medicare cost-sharing.	Cannot purchase a Medigap policy.
Provider access	Can see any provider and use any facility that accepts Medicare - participating & non-participating.	Typically, can only see in-network providers. Some plans allow you to see out-of-network providers at a higher cost.
Referrals	Do not need referrals for specialists.	Uses referrals for specialists.
Drug coverage	Must sign up for a stand-alone Part D prescription drug plan.	In most cases, plan provides prescription drug coverage (may be required to pay a higher premium).
Other benefits	Does not cover routine vision, hearing, or dental services.	May cover additional services, including vision, hearing, and/or dental (you may owe an extra premium)
Out-of-pocket limit	No out-of-pocket limit.	Annual out-of-pocket limit. Plan pays the full cost of your care after you reach the limit.

To discuss your options with a Medicare counselor, you can contact your **State Health Insurance Assistance Program** (**SHIP**). Find your local SHIP by visiting www.**shiphelp.org** or calling **877.839.2675**.

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