









Understanding Medicare Options

	Medigap Supplement	Medicare Advantage
 How it relates to Original Medicare Parts A & B	Private supplemental coverage that pays all or most Part A & B out-of-pocket costs.	Private health plan that provides Part A & B benefits directly in place of Original Medicare.
 Premium	Average of about \$100 to \$200 a month. Can vary by age, health, location or sex.	\$0 to more than \$100 a month depending on the plan. All plan enrollees pay the same regardless of age or health history.
 Out-of-pocket costs	Low to none (not counting premium).	In-network medical deductibles and copays of up to \$3,400 to \$6,700 a year, depending on the plan.
 Choice of doctors and hospitals	Any that participate in Medicare, no network restrictions. You can see specialists without referrals.	HMOs: Plan providers only. PPOs: Any provider, but out-of-network providers cost more. Emergency care is covered within the U.S. and sometimes abroad.
 When you can buy	First six months after you sign up for Part B <i>and</i> are at least 65 years old. After that, in most states you can be turned down or charged extra for pre-existing conditions.	When you first enroll in both Medicare A and B and annually thereafter during Open Enrollment (Oct. 15-Dec. 7).
 Part D (drug) coverage/ratings	Not included. You must buy a separate Part D plan for this. No. There are no standardized ratings for Medigap plans.	Most plans include Part D coverage. Yes. Medicare.gov has star ratings (5 stars are the best). Consumer Reports has Medicare Advantage quality rankings from NCQA.
 Cards in your purse or wallet	Three. 1. Red, white, and blue Medicare card. 2. Medigap card. 3. Part D card.	Usually just one Medicare Advantage card. The red, white, and blue Medicare card can stay in your desk drawer.
 Paperwork	Little to none. Medigap almost always automatically cuts a check to providers after Medicare pays its share.	Some, because you pay deductibles and copays directly to providers.