

WHAT ARE THE DIFFERENCES BETWEEN ORIGINAL MEDICARE AND MEDICARE ADVANTAGE?^{9,10}

- **Original Medicare** is a fee-for-service health plan that consists of Part A and Part B coverage
- **Medicare Advantage (also called Part C)** is a health plan offered by **private companies**. It combines all your Medicare benefits, including hospital, doctor and prescription drugs, into **one plan**. These plans might offer extra benefits, such as dental care

What to Compare	Original Medicare	Medicare Advantage
Cost		
How Much You Pay for Care (Your Share)	<ul style="list-style-type: none"> • After deductible is met, usually 20% of the bill for doctor visits and some other care 	<ul style="list-style-type: none"> • May change a lot depending on your plan and the service
Monthly Costs	<ul style="list-style-type: none"> • A monthly fee to cover doctor visits (Part B) – Usually, \$185 a month • An extra monthly fee if you want a separate plan for prescription drugs (Part D) 	<ul style="list-style-type: none"> • A monthly fee to cover doctor visits (Part B) – There may be an extra fee to your plan – Some plans cost \$0 each month and might even help pay your Part B fee • Most plans include a prescription drug plan
Yearly OOP Costs	<ul style="list-style-type: none"> • No yearly limit for what you pay OOP – Your bills could add up if you get very sick, unless you have Extra Help (Medigap) 	<ul style="list-style-type: none"> • There's a yearly limit on what you pay for hospital and doctor services – Once you hit the limit, you pay nothing for covered care for the rest of the year
Extra Help (Medigap)	<ul style="list-style-type: none"> • You may choose Medigap (extra insurance) to help pay your share of the bills* 	<ul style="list-style-type: none"> • Medigap is not available
Coverage		
What It Pays for	<ul style="list-style-type: none"> • Most needed medical care from hospitals, doctors' offices and clinics • Does not cover some things, like regular check-ups or most dental work 	<ul style="list-style-type: none"> • Must cover everything Original Medicare does • Might also offer extra benefits that Original Medicare doesn't
Getting Approval	<ul style="list-style-type: none"> • No special permission needed before Medicare covers most of your care 	<ul style="list-style-type: none"> • May need to get approval from your plan before it will pay for many services or treatments – Called a prior authorization
Drug Coverage	<ul style="list-style-type: none"> • You can get a separate Medicare drug plan to help pay for your prescription medicines (Part D) 	<ul style="list-style-type: none"> • Prescription drug coverage (Part D) is included in most plans • You usually can't buy a separate drug plan if you have Medicare Advantage

*You might also have help from a former job or Medicaid.