

# ORIGINAL MEDICARE WITH MEDICARE SUPPLEMENT OR MEDICARE ADVANTAGE

## WHICH OPTION IS BEST FOR YOU?

When it comes to your Medicare coverage, you've got two options. Take a look at what each has to offer and discover which is best for you.

### OPTION 1

#### ORIGINAL MEDICARE WITH ADDED MEDICARE SUPPLEMENT INSURANCE

##### Here's what's included with Original Medicare:

Medicare helps cover the expenses associated with hospitalization and other medical costs incurred to treat an illness or injury.

**Part A** can help cover such things as:

- Inpatient hospital care
- Treatment in a skilled nursing facility or from a licensed home health care provider and
- Hospice care



**Part B** can help cover a wide range of medically necessary and preventative services including:

- Inpatient and outpatient physician services
- Lab services
- Ambulance transport
- Mental health care
- Home health care and
- Outpatient hospital treatment



With Original Medicare coverage, you also have the option of adding **Part D**, which covers some of the costs associated with your **prescription drugs**.



You can augment your Original Medicare coverage by enrolling in **Medicare Supplement Insurance**. While Medicare Parts A and B cover many medical expenses, they don't cover everything.

#### You are still responsible for deductibles, co-insurance and co-payments.

And, Part A and Part B coverage doesn't take care of costs associated with situations that require long-term care past the first 100 days. This is where **Medicare Supplement coverage comes in, with its ability to help pay for some things that Original Medicare doesn't cover.**

#### Medicare Supplement Insurance:



**Protects you from unexpected costs** by paying many or all co-insurance and co-pays **not covered by Original Medicare.**



Plans enable you to see **any physician or provider anywhere in the country** who accepts Medicare.



**Does not require a referral to see a specialist.**



**Guaranteed Renewable for life, as long as premiums are paid on time.**

#### Things to consider:

- Monthly premiums can be higher than Medicare Advantage plans.
- You are also required to pay the Original Medicare premium each month.
- If you want drug coverage, you need to buy a separate Medicare drug plan.

### OPTION 2

#### MEDICARE ADVANTAGE PLANS

Medicare Advantage Plans, or Medicare private health plans, are usually HMOs or PPOs.

#### These plans must cover the same benefits as Original Medicare, but costs may be different.

When you're enrolled in a **Medicare Advantage Plan**, you pay more for some types of health care and you pay less for other types of care.

#### Medicare Advantage Plans:



**Offer coverage similar to Original Medicare, often including prescription coverage** and, in some cases, routine vision, hearing and dental care.



Plans **may have lower monthly premiums** and have a yearly limit on out-of-pocket costs. Once you reach your limit, you pay nothing for covered services for the rest of the year.



**Guaranteed issue**

#### Things to consider:

- Some types of care can be more expensive than Original Medicare. Medicare Advantage Plans have an annual out-of-pocket limit, which can be high but will protect you if you need expensive health care. You can purchase additional hospital indemnity insurance to supplement your Medicare Advantage plan to help pay for some out-of-pocket costs.
- Most have a network of doctors and hospitals that you must use for the plan to cover your care. You may pay much more if you go out of the plan's network.
- You often need to get a referral from your primary care physician if you want to see a specialist.
- You can usually only enroll in a Medicare Advantage Plan or switch plans during the Annual Enrollment Period from October 15 through December 7.

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For complete information on Medicare and a full explanation of Medicare benefits, consult the most recent publication of *Medicare and You* and *Welcome to Medicare*, published by Centers for Medicare and Medicaid Services, or visit their websites at [www.cms.gov](http://www.cms.gov) or [www.medicare.gov](http://www.medicare.gov).

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