

# Original Medicare vs. Medicare Advantage

## Coverage

Original Medicare coverage is comprised of Medicare Part A, which covers hospital care & Medicare Part B, which covers doctor's visits & outpatient care.

## Additional Benefits

If you do not have drug coverage from another source, you will need to enroll in a Medicare Part D plan. Vision, hearing, and dental are not covered by Medicare. Enrolling in a Medicare Supplement (Medigap) plan can help with copays, coinsurance, and deductibles.

## Provider Network

You have access to visit any doctor or hospital that accepts Medicare. This is still true even if you enroll in a Medicare Supplement plan.

## Payment

You will pay the premiums, copays, deductibles, and coinsurance amounts set by the government.

## Out-of-Pocket Costs

There is no limit on out-of-pocket costs. Enrolling in a Medicare Supplement plan may help you cover some of these out-of-pocket expenses.

## Coverage

Medicare Advantage (Part C) plans are health plans administered by private insurance companies that include the benefits covered in Original Medicare Parts A & B.

## Additional Benefits

Most Medicare Advantage plans include prescription drug coverage & are known as MAPD plans. Some Medicare Advantage plans may also include benefits such as vision, hearing, and dental care.

## Provider Network

You may have to choose healthcare providers in the plan's network for the lowest costs for care.

## Payment

Costs such as premiums, copays, deductibles, and coinsurance can vary depending on the individual plan.

## Out-of-Pocket Costs

Medicare Advantage plans will cover your out-of-pocket costs after you reach a specified limit each year.

**Original Medicare & Medicare Advantage plans have to provide the same basic benefits but have different costs, extra benefits, and restrictions. A licensed insurance agent or broker can help you find and enroll in a plan that best fits your medical and financial needs.**

**Questions about your Medicare options?**

*Call Mick Insurance Agency 541-882-6476*