

Medicare Decision-Making Guide



Decide if You Want Original Medicare or a Medicare Advantage Plan

Original Medicare	Medicare Advantage Plan (like an HMO or PPO)
<p>Part A (Hospital Insurance) and Part B (Medical Insurance)</p>	<p>Part C – Includes BOTH Part A (Hospital Insurance) and Part B (Medical Insurance)</p>
<ul style="list-style-type: none"> • Medicare provides this coverage. • You have your choice of doctors, hospitals, and other providers. • Generally, you or your supplemental coverage pay deductibles and coinsurance. • You usually pay a monthly premium for Part B. <div data-bbox="337 877 561 1003" style="text-align: center;"> </div>	<ul style="list-style-type: none"> • Private insurance companies approved by Medicare provide this coverage. • In most plans, you need to use plan doctors, hospitals, and other providers or you pay more or all of the costs. • You usually pay a monthly premium (in addition to your Part B premium) and a co-payment or coinsurance for covered services. • Costs, extra coverage, and rules vary by plan. <div data-bbox="1062 877 1286 1003" style="text-align: center;"> </div>
Decide If You Want Prescription Drug Coverage (Part D)	Decide If You Want Prescription Drug Coverage (Part D)
<ul style="list-style-type: none"> • If you want this coverage, you must choose and join a Medicare Prescription Drug Plan. • These plans are run by private companies approved by Medicare. <div data-bbox="326 1287 573 1402" style="text-align: center;"> </div>	<ul style="list-style-type: none"> • If you want prescription drug coverage, and it's offered by your plan, in most cases you must get it through your plan. • If your plan doesn't offer drug coverage, you can choose and join a Medicare Prescription Drug Plan.
Decide If You Want Supplemental Coverage	Continue Below
<ul style="list-style-type: none"> • You may want to get coverage that fills gaps in Original Medicare coverage. You can choose to buy a Medigap (Medicare Supplement Insurance) policy from a private company. • Costs vary by policy and company. • Employers/unions may offer similar coverage. 	<p>Note: If you join a Medicare Advantage Plan, you don't need a Medigap policy. If you already have a Medigap policy, you can't use it to pay for out-of-pocket costs you have under the Medicare Advantage Plan. If you already have a Medicare Advantage Plan, you can't be sold a Medigap policy.</p>

As you decide between Original Medicare or a Medicare Advantage Plan, you should consider:

- You may be able to save money or have other choices if you have limited income and resources
- You may also have other coverage, like employer or union, military, or Veterans' benefits
- Compare the total premium for the original Medicare, plus part D and supplemental coverage to the Medicare Advantage Plan
- Compare out-of-pocket expenses for the "best case" and "worst case" scenarios.
- Ask about extra coverage, such as Passport Program, dental and vision benefits, and gym memberships that may be provided under Medicare Advantage Plans