Original Medicare VS. Medicare Advantage

When you join Medicare, you've got two options to choose from.

ORIGINAL MEDICARE	MEDICARE ADVANTAGE
COVERAGE	
Comprises Medicare Part A, which covers hospital care, and Medicare Part B, which covers doctor visits and outpatient care.	Health plans administered by private insurers that include both Part A and Part B benefits. Also known as Medicare Part C.
NETWORK	
Patients can see any doctor or hospital that takes Medicare.	Patients may have to choose healthcare providers in their plan's network for the lowest costs.
EXTRA BENEFITS	
Beneficiaries are required to enroll in Medicare Part D if they lack prescription drug coverage from another source, such as their employer. It's important to note that this plan does not include coverage for vision, hearing, or dental care. Typically, beneficiaries opt for Medicare Supplement insurance to assist with copays, coinsurance, and deductibles.	Most plans typically feature prescription drug coverage. Additionally, some may offer benefits such as vision, hearing, and dental care.
COSTS	
Patients are responsible for paying premiums, deductibles, copays, and coinsurance as determined by the government.	The costs of premiums, deductibles, copays, and coinsurance differ based on the specific plan.
OUT-OF-POCKET EXPENSES	
There is no cap on out-of-pocket expenses. Beneficiaries might consider acquiring a Medigap or Medicare Supplement plan to assist with these costs.	Plans provide coverage for out-of-pocket expenses once patients reach a designated limit.

Have questions on this or other Medicare topics?

Schedule a free consultation with one of our Medicare Specialists!

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