

## Original Medicare (Parts A and B)

### Pros

- You have more choices for doctors and hospitals.
- You don't have to worry about your plan shutting down or leaving town.
- You don't need referrals for specialists.
- Premiums are set by the federal government, not a private company.
- [Coverage is not limited](#) to your local region.

### Cons

- [Monthly premiums](#) can be higher than Part C if you need a Medigap plan.
- If you have serious medical conditions, your out-of-pocket costs could be higher (there is no out-of-pocket spending limit).
- Separate plans to cover drug costs and other health expenses can add complexity to your health care arrangements.

## Medicare Advantage (Part C)

### Pros

- One-stop shopping — there is no need to get separate drug or supplemental policies in most Part C plans.
- Some plans cover dental, [vision](#) and hearing.
- A primary care physician may coordinate your overall health care needs.
- Plans typically have lower cost sharing than original Medicare.

### Cons

- You may pay more for going to doctors or health care centers out of network.
- You may need referrals to see specialists.
- If your plan leaves the area or shuts down, you have to choose new coverage.
- Some plans charge an additional premium above the standard Part B premium.

Plans are difficult to compare, as no two are the same.

# Supplemental Insurance (Medigap)

## Pros

- It covers some or most [out-of-pocket expenses](#) that parts A and B don't, including hospital deductibles and 20 percent doctor-visit coinsurance.
- You are guaranteed coverage during the initial enrollment period, even if you have a preexisting condition. Coverage is then guaranteed renewable, as long as you pay your premiums.
- As with original Medicare, coverage is nationwide.
- Plans are standardized by the federal government, [making them easy to compare](#).

## Cons

- Average premiums are more than \$2,000 a year.
- Once enrolled, it may not be easy to switch plans.
- If you don't sign up during the initial enrollment period, plans can deny coverage or charge higher rates.
- There is no prescription drug coverage, so you still have to [enroll in a Part D plan](#).