



What Are the Differences Between Original Medicare and Medicare Advantage?

Original Medicare


- Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).

Part A 

Part B 


- If you want drug coverage, you can join a separate Part D plan.

You can add:

Part D 

- To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage.


You can also add:


Supplemental Coverage 

(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

Medicare Advantage


- Is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.

Part A 

Part B 

- Some plans may have lower out-of-pocket costs than Original Medicare.

Most plans include:

Part D 

- Some plans offer extra benefits that Original Medicare doesn't.

Some plans also include:

Lower out-of-pocket costs

Extra benefits

Comparison Considerations Chart



Doctor and Hospital Choice

Original Medicare	Medicare Advantage Plan
You can go to any doctor that accepts Medicare.	In most cases, you'll need to use doctors who are in the plan's network (for non-emergency or non-urgent care). Ask your doctor if they participate in any Medicare Advantage Plans.
In most cases you don't need a referral to see a specialist.	You may need to get a referral to see a specialist.

Comparison Considerations Chart (continued)



Costs

Original Medicare	Medicare Advantage Plan
For Part B-covered services, you usually pay 20% of the Medicare approved amount after you meet your deductible.	Out-of-pocket costs vary – some plans have low or no out-of-pocket costs.
You pay a premium (monthly payment) for Part B . If you choose to buy prescription drug coverage, you'll pay that premium separately.	You may pay a premium for the plan (most include prescription drug coverage) and a premium for Part B . Some plans have a \$0 premium or will help pay all or part of your Part B premium.
There's no yearly limit on what you pay out-of-pocket.	Plans have a yearly limit on what you pay out-of-pocket for Medicare Part A and B covered services. Once you reach your plan's limit, you'll pay nothing for Part A and Part B covered services for the rest of the year.
You can buy supplemental coverage to help pay your out-of-pocket costs (like your deductible and 20% coinsurance).	You can't buy or use separate supplemental coverage – but some plans have lower out-of-pocket costs than Original Medicare.



Coverage

Original Medicare	Medicare Advantage Plan
Original Medicare covers medical services and supplies in hospitals, doctors' offices, and other health care settings.	Plans must cover all of the services that Original Medicare covers. Some plans offer extra benefits that Original Medicare doesn't cover – like vision, hearing, or dental.
You can join a separate Medicare Prescription Drug Plan to get drug coverage.	Prescription drug coverage is included in most plans.
In most cases, you don't have to get a service or supply approved ahead of time for it to be covered.	In some cases, you have to get a service or supply approved ahead of time for it to be covered by the plan.



Travel

Original Medicare	Medicare Advantage Plan
Original Medicare generally doesn't cover care outside the U.S. You may be able to buy supplemental coverage that covers care outside the U.S.	Plans usually don't cover care outside the U.S. Also, plans usually don't cover non-emergency care you get outside of your plan's network.