













# Your Medicare Options

## Original Medicare

- You can use any doctor or hospital that takes Medicare, anywhere in the US.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.

## Medicare Advantage (also known as Part C)

- In most cases, you'll need to use the doctors who are in the plan's network.
- Plans may have lower out-of-pocket costs than Original Medicare.

	Original Medicare	Medicare Advantage
<b>Part A</b> 	 Original Medicare includes Part A (Hospital Insurance)	 Medicare Advantage Plans include Part A (Hospital Insurance)
<b>Part B</b> 	 Original Medicare includes Part B (Medical Insurance)	 Medicare Advantage Plans include Part B (Medical Insurance)
<b>Part D</b> 	 You can add Part D (Prescription Drug Plan)	 Most Medicare Advantage Plans include Part D (Prescription Drug Plan)
<b>Extra Benefits</b> 	 You can also add Medicare Supplement Insurance (Medigap). <i>See Medigap Handout for More Information.</i>	 Plans may offer extra benefits that Original Medicare does not cover, like vision, hearing, and dental services, as well as Fitness Membership Benefits. Some plans include Lower out-of-pocket costs.

# Medigap Plan Comparison

The chart below shows basic information about the different benefits that Medicare Supplement Insurance (Medigap) plans cover for 2022. **If a percentage appears, the medigap plan covers that percentage of the benefit**, and you're responsible for the rest. Out-of-pocket costs might change for 2023.

Benefits	Medigap Plans									
	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Medicare Part B coinsurance or copayment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%	75%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ***
Blood (first 3 pints)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%	75%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Part A hospice care coinsurance or copayment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%	75%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Skilled nursing facility care coinsurance			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%	75%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Part A deductible		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%	75%	50%	<input checked="" type="checkbox"/>
Part B deductible			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Part B excess charges					<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%

☒ = 100%

Out-of-pocket  
limit in 2022\*\*

\$6,620    \$3,310

\* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,490 in 2022 before your policy pays anything. (You can't buy Plans C and F if you were new to Medicare on or after January 1, 2020. See Medicare & You Handbook for more information at <https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>.)

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$233 in 2022), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\*Plan N pays 100% of the Part B coinsurance. You must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

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