

Original Medicare vs. Medicare Advantage

The table below compares Original Medicare and Medicare Advantage. Remember that there are several different kinds of Medicare Advantage plans. If you are interested in joining a plan, speak to a plan representative for more information.

	Original Medicare	Medicare Advantage
Costs	<p>Charged for standardized Part A and Part B costs, including a monthly Part B premium.</p> <p>Responsible for paying a 20% coinsurance for Medicare-covered services if you see a participating provider and after meeting your deductible.</p>	<p>Cost-sharing varies depending on plan.</p> <p>Usually pay a copayment for in-network care.</p> <p>Plans may charge a monthly premium in addition to Part B premium.</p>
Supplemental insurance	<p>Have the choice to pay an additional premium for a Medigap to cover Medicare cost-sharing.</p>	<p>Cannot enroll in a Medigap plan.</p>
Provider access	<p>Can see any provider and use any facility that accepts Medicare (participating or non-participating).</p>	<p>Typically can see only in-network providers.</p>
Referrals	<p>Do not need referrals for specialists.</p>	<p>Typically need referrals for specialists.</p>
Drug coverage	<p>Must sign up for a stand-alone prescription drug plan.</p>	<p>In most cases, plan provides prescription drug coverage (though you may be required to pay a higher premium).</p>
Other benefits	<p>Does not cover vision, hearing, or dental services.</p>	<p>May cover additional services, including vision, hearing, and/or dental (additional benefits may increase your premium and/or other out-of-pocket costs).</p>
Out-of-pocket limit	<p>No out-of-pocket limit.</p>	<p>Annual out-of-pocket limit. Plan pays the full cost of your care after you reach the limit.</p>

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Definitions (for chart on p. 1)

Premium: The monthly fee you pay to have Medicare.

Deductible: What you must pay out of pocket before Medicare starts paying for your care.

Copayment / Coinsurance: The amount you pay for each service.

Participating provider: Provider that accepts Medicare's approved amount for services as full payment.

Network: Doctors, hospitals, and medical facilities that contract with a plan to provide services.

Call 1-800-MEDICARE to learn more about Medicare Advantage and Part D plans available in your area or to change your coverage. Or, use [medicare.gov](https://www.medicare.gov) to compare plans: <https://www.medicare.gov/plan-compare>

Contact your State Health Insurance Assistance Program (SHIP) if you need help understanding your Medicare options.

Contact your Senior Medicare Patrol (SMP) if you believe that you have experienced Medicare fraud, abuse, errors, or high-pressure plan sales tactics.

May is Mental Health Awareness Month

Did you know you are eligible for a depression screening each year with your primary care provider? You pay nothing for this test if your doctor accepts assignment.

Local SHIP contact information

SHIP Local Offices: Littleton 444-4498 Lebanon 448-1558

SHIP Toll Free: Call 877-839-2675 or visit www.shiptacenter.org