





Medicare Comparison Overview

A visual comparison to help you understand your options to cover out of pocket costs associated with Original Medicare.

	 Medicare Part A	 Medicare Part B	 Medicare Part C	 Medigap Plan G
Benefits	Hospital, Skilled Nursing and Hospice	Medical	Replaces Medicare Part A and Part B (may include Part D coverage)	Supplements all Original Medicare out of pocket costs except for the Part B Deductible
Benefit Gaps	Deductibles, co-payments and coinsurance	Deductibles, co-payments and coinsurance	Part A and B deductibles, co-payments and coinsurance (amounts vary by plan)	Part B Deductible (\$203)
Out of Pocket Maximum	Unlimited	Unlimited	As high as \$7,550 (2021) for in-network coverage	Part B Deductible (\$203)
Provider Network	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Yes. Normally limited to providers that accept the plan's fee schedule	Any doctor or hospital that accepts Medicare
Referrals Needed	No	No	Yes, if HMO No, if PPO	No
Service Area Coverage	Nationwide	Nationwide	Must check to see if the plan service area is available where you are traveling. Some plans include foreign travel emergency benefits	Nationwide and Foreign Travel
Can Benefits Change?	No	No	Yes, but you may have to wait to switch to a new Part C plan	No
Part D Coverage	No	No	In some cases, yes	No, must purchase separately
Monthly Premium	Generally free (may pay more based on income)	\$148.50 per month (may pay more based on income)	As low as \$0 per month (may even receive a portion of the Part B premium as a refund)	As low as \$185* per month *FL, Area 1, NS, Female, Age 65

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