




# 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
<b>Benefits</b>	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
<b>Benefit Gaps</b>	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 (\$233)
<b>Out of Pocket Maximum</b>	Unlimited	Unlimited	As high as \$7,550 (2021) for in-network coverage	Part B Deductible (\$233)
<b>Provider Network</b>	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
<b>Referrals Needed</b>	No	No	Yes, if HMO No, if PPO	No
<b>Service Area Coverage</b>	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
<b>Can Benefits Change?</b>	No	No	Yes, but you may have to wait to switch to a new Part C plan	No
<b>Part D Coverage</b>	No	No	In some cases, yes	No, must purchase separately
<b>Monthly Premium</b>	Generally free (may pay more based on income)	\$170.10 per month (may pay more based on income)	<b>As low as \$0 per month</b> (may even receive a portion of the Part B premium as a refund)	<b>As low as \$185* per month</b> *FL, Area 1, NS, Female, Age 65

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. We do not guarantee the accuracy of the information presented. An agent may contact you regarding this solicitation for Medicare Supplement insurance.

# Important Premium Information

A simple guide to understanding Original Medicare and Part D monthly premiums

## Medicare Part B and Part D Monthly Premium Details –

Most new 2022 Medicare enrollees pay \$170.10 monthly for Medicare Part B and have no additional income-related monthly adjustment for Part B. However, if your modified adjusted gross income, as reported on your IRS tax return from two years ago (the most recent information provided to Social Security by the IRS), is above a certain limit, you may pay more. The amount you pay can change each year depending on your income, and you will be contacted by Social Security if you are required to pay more. If you do not agree with the amount you are required to pay for your Part B premium (for example, your income goes down), contact Social Security.

If your yearly income in 2020 was			You Pay	
Individual tax return	Joint tax return	Married filed separate	Part B	Part D
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10	Plan premium
\$91,001 up to \$114,000	\$182,001 up to \$228,000	N/A	\$238.10	\$12.40 + plan premium
\$114,001 up to \$142,000	\$228,001 up to \$284,000	N/A	\$340.20	\$32.10 + plan premium
\$142,001 up to \$170,000	\$284,001 up to \$340,000	N/A	\$442.30	\$51.70 + plan premium
\$170,001 up to \$499,999	\$340,001 up to \$749,999	\$91,001 up to \$408,999	\$544.30	\$71.30 + plan premium
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$578.30	\$77.90 + plan premium

If you meet certain income and resource limits, you may qualify for extra help from Medicare to pay the costs of your Medicare premiums and/or prescription drug coverage. Call your State Medicaid Program to see if you qualify.

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Information obtained from "Medicare & You, Centers for Medicare & Medicaid, 2022"  
 "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare,"  
 Centers for Medicare & Medicaid Services (CMS) and the National Association of Insurance Commissioners (NAIC)