



Your health plan deserves a yearly checkup, too

Many people sign up for Original Medicare when they qualify and then never look back.

But it's wise to go over your insurance coverage. It's also wise to compare your choices every year. Think of it like giving your health plan a yearly checkup. You might find that a Medicare Advantage plan offers you more at lower costs.

What's the difference between Original Medicare and Medicare Advantage?



Original Medicare

Offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People younger than 65 with certain medical problems also qualify. Original Medicare is run by the federal government. It includes 2 parts:

Part A: Helps pay for hospital stays and inpatient care

Part B: Helps pay for doctor visits and outpatient care



Medicare Advantage

Covers everything Original Medicare does and more. It also offers a cap on your out-of-pocket spending. Your doctors will work together to handle your care so you don't have to do it alone.

There are 2 main choices for extra Medicare coverage.

Choice 1

Add one or both to Original Medicare

Medicare supplement (Medigap)	
	Helps pay for some of the costs that Original Medicare doesn't cover
Medicare Part D plan offered by private companies	
	Helps pay for prescription drugs

Choice 2

Choose a Medicare Advantage plan

Medicare Advantage plan	
	Combines Part A and Part B in one plan
	May include prescription drug coverage (Part D)
	Offers extra benefits not covered by Original Medicare

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