

Original Medicare vs. Medicare Advantage

How do the two main forms of Medicare coverage compare on common health care needs? Here are some key differences for situations you may encounter.

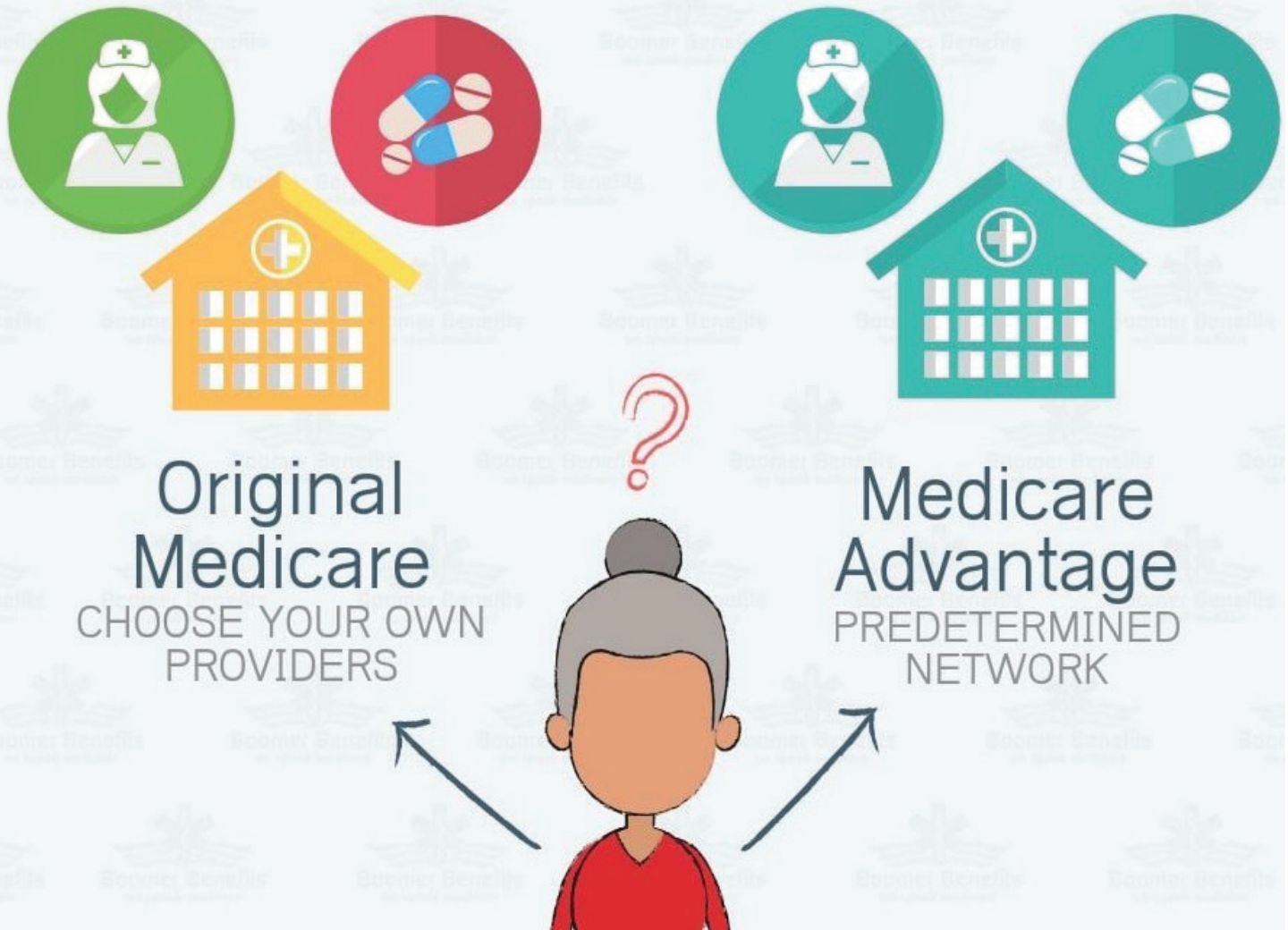
	Original Medicare	Medicare Advantage
Doctors and Hospitals	Any that accept Medicare patients (majority do accept)	Limited networks. Services are primarily in-network; out-of-network care may incur extra fees or higher out-of-pocket costs. Some hospitals no longer accept Medicare Advantage plans.
Specialists	No referral or pre-authorization needed.	HMOs often require referrals and pre-authorization from primary care physician.
Coverage Area	Nationwide	Coverage is typically restricted to the plan's area, except in emergencies. Some hospitals no longer accept Medicare Advantage plans.
Hospital Stays	Observation services are covered under Medicare Part B. Costs are applied to the Part B deductible. After meeting the deductible, there is a 20% coinsurance. A Medigap policy can help cover costs.	Observation services are covered if Medicare Part B would cover them. Members are responsible for the plan's cost sharing, which may include a per-day copayment or a specified amount per stay. These plans may also offer additional benefits not covered by Original Medicare.
Diagnostic Studies (CTs, MRIs, etc.)	No authorization required	Prior authorization required, which can be delayed or denied.
Procedures, Surgeries	No authorization required	Prior authorization required, which can be delayed or denied.
Home Health, Rehabilitation Hospitals	Meet Medicare criteria	Prior authorization required, which can be delayed or denied.
Supplemental Insurance	Medigap* policies available to buy. <small>*Medicare supplemental plans are called Medigap plans.</small>	Not available. Remaining on a Medicare Advantage plan for more than a year may limit or eliminate options for Medigap/supplemental coverage when switching to Original Medicare.
Prescription Drugs	Never included, but Part D plan available to buy	Nearly 90% of plans include prescription drug coverage with cost-sharing.
Out-of-pocket Limit	No limit, but buying a Medigap policy can help cover those bills	Limits vary by plan.

Source: <https://www.medicare.gov/>



HEALTH CARE HELP CENTER

WHICH COVERAGE IS BEST FOR YOU?



Our Health Care Help Center can help you decide.

Call (207) 351-2345

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We have Social Security Certified Medicare Counselors on staff.



HEALTH CARE HELP CENTER

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