

## Traditional Medicare



\*Must have Part A and B for Supplement or Advantage Plan

**Part A:** Inpatient Hospital, Skilled Nursing:  
Cost: **No Premium** if worked 10 years

**Part B:** Outpatient Medical Services  
Cost: **\$174.70** Most People – Based off Income

## Medical Provider Access with Traditional Medicare:

- Can see any doctor/provider that accepts Traditional Medicare in entire United States (97-98%)
- No referral needed to see a Specialist
- No prior authorization is needed for medical care

## Coverage Gaps in Traditional Medicare:

### Part A

- Part A Deductible: \$1,632/Quarter in 2024- fully covered for the rest of that quarter in hospital
- Same hospital stay - Days 61-90 \$408/Day – Days 91 beyond \$800/Day

### Part B

- Part B Deductible: \$240 Annual – 80/20 coinsurance after met – you pay the **20% UNLIMITED**
- Part B Excess Charges: Up to 15% of the Bill (10k Bill: \$1,500 Excess Charge)

### -Part D

Not Included with Traditional Medicare – Add stand alone Part D Plan with Supplement or Medicare Advantage Plan with Drug Coverage Included (most)



Add

Replace

## Supplement Plan: Supplements your Medicare

-Premium: Zip Code, DOB, Gender  
\***\$135-\$190** Plan G Range – KC Metro

-Supplement Plans are standardized - same coverage with every carrier.  
Plan G is a Plan G – Plan N is a Plan N....etc.

**-Plan G** - \$240.00 Max out of Pocket – Part B Deductible is all you pay out of pocket other than premium

-Part D Drug Plan Premium: \$0.50 - \$115

-Dental Vision Plan: \$30-\$58

-Traditional Medicare Stays Primary

## Advantage Plan: AKA Part C/Medicare Replacement

-Premium: Usually no additional premium  
\***\$0.00**

-All Carriers & Plans are different:  
Copays, \*Networks, Max out of Pockets, Benefits, etc.

-Plans all have a Max out of Pocket, unlike Traditional Medicare (\$3,000 - \$8,000) In vs. Out of Network

-Part D Drug Coverage Included

-Dental Vision Usually Included

-Some plans have extra benefits: Gym memberships, flex cards, etc. – nice, but not the most important factor

-Make sure drugs are covered, doctors in network, lowest Max out of Pocket, PPO Network