

Medicare Advantage Plans and Original Medicare are two different ways to get your Medicare benefits.

Here's a comparison between the two:

Original Medicare (Part A and Part B):

1. Coverage: Original Medicare consists of Part A (hospital insurance) and Part B (medical insurance). Part A typically covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care. Part B covers certain doctor services, outpatient care, medical supplies, and preventive services.
2. Cost: Original Medicare involves paying premiums, deductibles, and coinsurance. Most people don't pay a premium for Part A if they or their spouse paid Medicare taxes while working. Part B usually requires a monthly premium, along with deductibles and coinsurance.
3. *Flexibility: With Original Medicare, you can generally go to any doctor or hospital in the country that accepts Medicare. You don't need referrals to see specialists.
4. Additional Coverage: Original Medicare does not typically cover prescription drugs (Part D), so you may need to purchase a standalone Part D plan if you want prescription drug coverage. It also doesn't cover routine vision, dental, or hearing care.

Medicare Advantage Plans (Part C):

1. Coverage: Medicare Advantage Plans are offered by private insurance companies approved by Medicare. They must cover all the services that Original Medicare covers (except hospice care, which is still covered under Part A), and many plans offer additional benefits such as vision, dental, hearing, and prescription drug coverage.
2. Cost: Medicare Advantage Plans often have lower premiums than Original Medicare, but they may have higher out-of-pocket costs such as deductibles, copayments, and coinsurance. Some plans may have lower or zero premiums, but you'll still need to pay your Part B premium.
3. *Networks: Medicare Advantage Plans usually have networks of doctors and hospitals you must use, although some plans offer out-of-network coverage at higher costs. You may need referrals to see specialists depending on the plan.
4. Extras: Some Medicare Advantage Plans offer extra benefits like gym memberships, transportation to medical appointments, and telehealth services.
5. Plan Types: There are different types of Medicare Advantage Plans, including Health Maintenance Organization (HMO) plans, Preferred Provider Organization (PPO) plans, Private

Fee-for-Service (PFFS) plans, Special Needs Plans (SNPs), and Medicare Medical Savings Account (MSA) plans. Each has its own rules and coverage options.

In conclusion, Original Medicare provides standardized coverage and flexibility to see any doctor or hospital that accepts Medicare, while Medicare Advantage Plans are offered by private insurers and may offer additional benefits but often have more restrictions on providers and may require referrals for specialists. The choice between the two depends on individual healthcare needs, preferences, and budget.