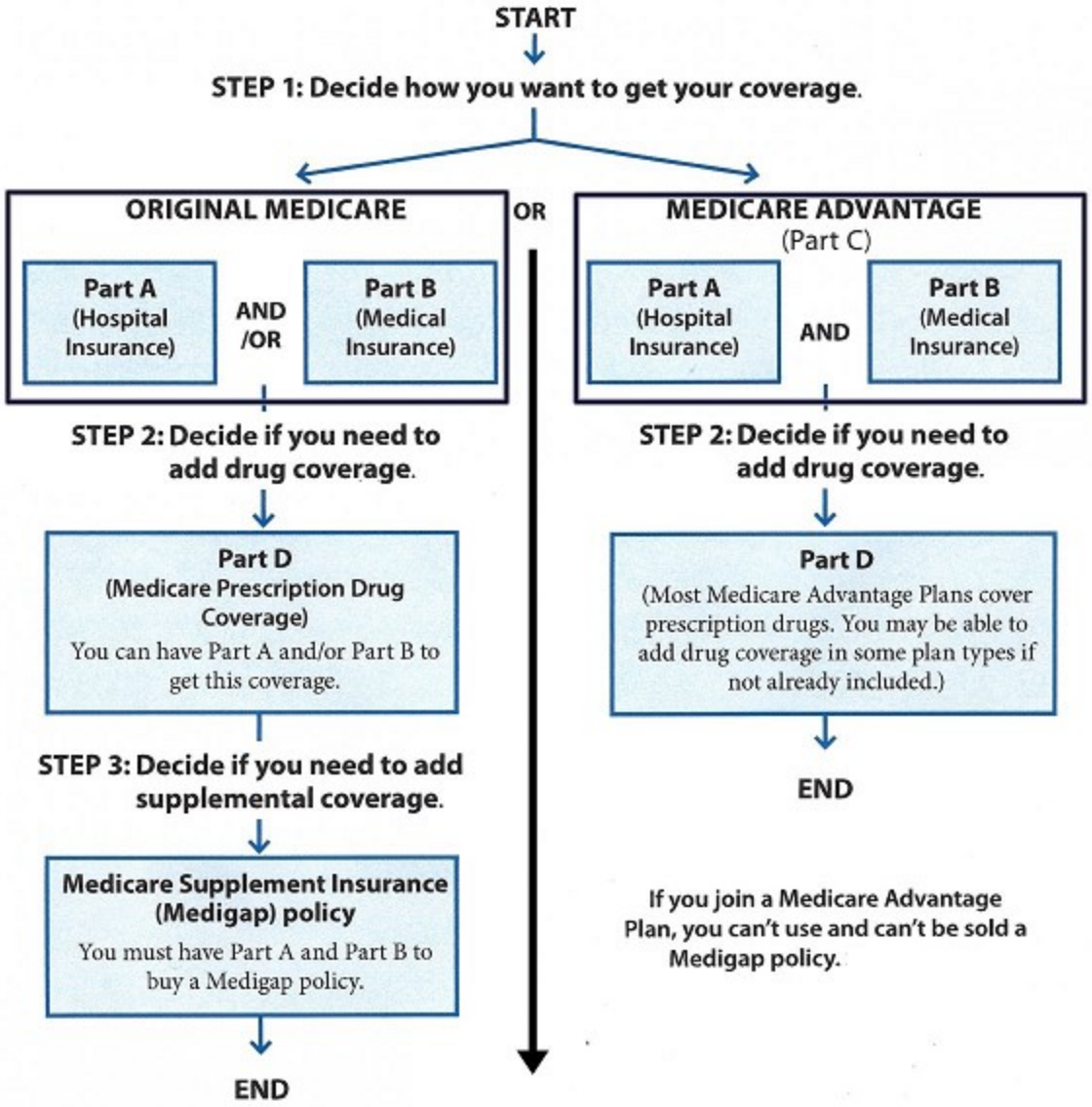
START
STEP 1: Decide how you want to get your coverage.
ORIGINAL MEDICARE
Part A (Hospital Insurance)
AND /OR
Part B (Medical Insurance)
OR
MEDICARE ADVANTAGE (Part C)
Part A (Hospital Insurance)
AND
Part B (Medical Insurance)
STEP 2: Decide if you need to add drug coverage.
Part D (Medicare Prescription Drug Coverage)
You can have Part A and/or Part B to get this coverage.
STEP 3: Decide if you need to add supplemental coverage.
Medicare Supplement Insurance (Medigap) policy
You must have Part A and Part B to buy a Medigap policy.
END
STEP 2: Decide if you need to add drug coverage.
Part D
(Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.)
END
If you join a Medicare Advantage Plan, you can't use and can't be sold a Medigap policy.