How Your Medicare Coverage Fits Together

Original Medicare + Medicare supplement + a separate prescription drug plan

1. Original Medicare: Parts A and B

Part A helps with inpatient hospital care. Part B helps with doctors, outpatient services and medical equipment. Medicare pays according to each benefit's rules. The familiar 80% / 20% split applies to many Part B services after the deductible; it is not a rule for every Medicare expense.

2. A Medicare supplement (Medigap)

A private Medigap policy helps pay specified gaps in Original Medicare. Standard Plan G generally covers the listed Medicare cost-sharing except the annual Part B deductible. High-deductible options require more eligible out-of-pocket spending before the supplement pays. Plan F has separate eligibility rules for people first eligible before 2020.

3. A separate Part D drug plan

Modern Medigap does not include outpatient prescription drug coverage. Compare Part D plans using your current medications and pharmacies. Premiums, deductibles, formularies, prior authorization and pharmacy costs can differ.

Strong coverage does not mean every expense is paid

You still pay premiums, applicable deductibles and costs outside covered benefits. Routine dental, vision, hearing aids and custodial long-term care generally are not standard Medigap benefits. Limited foreign-travel emergency coverage has separate conditions. Confirm Medicare-approved services and policy terms.

Mike's OPA approach

O: Out-of-pocket - What could you owe when you need care?
P: Premium - What will coverage cost each month?
A: Access - Can you use the doctors and hospitals that matter to you?

Mike focuses on Medicare supplement insurance. Contact him to compare your coverage, costs and timing.

Medicare: Compare Medigap benefits

Medicare: Your coverage options

Medicare Plan Finder

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