



Original Medicare



Part A: Inpatient Hospital, Skilled Nursing:

Premium: \$0.00 * worked 10> years

Part B: Outpatient Medical Services

2026 Premium: \$206.50 -Standard Premium *based on IRMAA bracket 2 years prior

Medical Provider Access with Original Medicare:

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

Coverage Gaps in Original Medicare:

Part A: Hospital

- Part A Deductible: \$1,716/60 Days-fully covered for the rest of that benefit period (60 Days)
- Same hospital stay: Days 61-90 \$429/Day Day 91 beyond \$858/Day
- Skilled Nursing: Days 21-100 - \$0 Copay Day 21-100 - \$214.50/Day

Part B

- Part B Deductible: \$288: Annual – 80%-20% coinsurance
- Part B Excess Charge: Up to 15%

Part D

- Not Included in Medicare A & B *add through stand alone PDP or MAPD



Supplement Plan: (Medigap)

-Premium: **\$180-\$260** Plan G – KC Metro (in addition to Part B)
Based on Zip Code, DOB, Gender

-Same Rules with Original Medicare Apply

- No Network, no prior authorization, no referrals
- Supplement Plans are standardized - same coverage with every carrier. Plan G is plan G, Plan N is Plan N

-**Medical Max out of Pocket:** \$288 with Medigap G

- Part D Drug Plan Premium: \$0 - \$115 ***\$35 average**
- Dental Vision Plan: \$40-\$70

-Does not include extra perks such as dental, vision, hearing, flex card, etc.

-Original Medicare remains primary payer. Supplement carrier has no say on what is covered

Advantage Plan: (Part C/Medicare Replacement)

-Premium: Commonly no additional premium to Part B
\$0.00

Subject to Copays, Networks, prior authorization

- Networks: PPO, HMO, PFFS, POS
- All Carriers & Plans are different

-**Medical Max out of Pocket:** (\$3,400 - \$8,000 ranges)
In Network Lower, Out of Network Higher

- Part D Included
- Dental Vision Included

-Some plans have extra benefits such as gym memberships, flex cards, Part B givebacks, etc.

-Advantage plan carrier takes over original Medicare as primary payer