

ORIGINAL MEDICARE EXPLAINED

How does Original Medicare work?

2026

Original Medicare is one of your Medicare health coverage choices. You'll have Original Medicare unless you choose a Medicare Advantage Plan or add a Medigap plan to supplement your Original Medicare. Original Medicare includes two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). You generally have to pay a portion of the cost for each service Original Medicare covers. There's no limit to what you'll pay out of pocket in a year unless you have other coverage (like Medigap, Medicaid, employer, retiree, or union coverage) or join a Medicare Advantage Plan instead of Original Medicare.

Original Medicare Cost 2026

	Part A Hospital Insurance	Part B Medical Insurance
Monthly Premium	\$0	\$202.90
Deductible	\$1,736 per benefit period*	\$283 per year
Cost Sharing	Inpatient hospital care Days 1-60: \$0 after you meet your Part A deductible	Medicare pays 80%, you pay 20%
	Days 61-90: \$434 per day	No limit on total out-of-pocket costs
	After day 90: \$868 per day while using your 60 'lifetime reserve days'	

*A **benefit period** begins the day you're admitted as an inpatient to a hospital or skilled nursing facility and ends when you've been out of the facility and not receiving inpatient care for 60 consecutive days. So, if you're hospitalized again after a benefit period ends, you'll get a new 90-day allotment of inpatient hospital coverage along with having to pay the Part A deductible again. However, your **lifetime reserve days** remain limited to 60 days total across your entire life & don't reset.

Breakdown:

- 1 Hospital Stay Begins:** You're admitted to the hospital. Your benefit period starts.
- 2 Discharge from the Hospital:** When you leave the hospital (or skilled nursing facility), the countdown begins. You now have 60 days outside the hospital before your benefit period officially ends.
- 3 If You're Readmitted Within 60 Days:** Your benefit period continues from your previous hospital stay. You do not pay another Medicare Part A deductible, since you're still within the same benefit period.
- 4 If You're Out for 60 Days or More:** Your benefit period ends, and if you get hospitalized again after day 60, it starts a new benefit period—meaning you'll owe another Part A deductible.

Original Medicare + Medigap

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- Preauthorization are not required for medically necessary services, like surgeries.
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.

Part A



Part B



You can add:

Part D



You can also add:

Supplemental coverage



Medicare Advantage

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In many cases, you can only use doctors who are in the plan’s network.
- In many cases, you may need to get approval from your plan before it covers certain drugs or services. Preauthorizations are required.
- Plans may offer some extra benefits that Original Medicare doesn’t cover— like certain vision, hearing, and dental services.

Part A



Part B



Most plans include:

Part D



Some extra benefits

MEDICARE ENROLLMENT PERIODS:

Open Enrollment Period

January 1 - March 31
During OEP, you can make one change to your Medicare Advantage plan

All Year

You can enroll in a Medicare Supplement (Medigap) plan at any point in the year
*Must pass medical underwriting

Annual Enrollment Period

October 15 - December 7
During AEP, you can enroll in Advantage & Part D Drug plans for the following year.

Initial Enrollment Period

Your Medicare will typically start on the 1st day of the month you turn 65th. Your IEP begins 3 months prior to your birth month and ends 3 months after your birth month, giving you a total of 7 months to select an Advantage Plan.

Special Enrollment Period

Certain events allow you to make changes to your coverage outside of the enrollment periods listed. Common SEPs include: moving, losing coverage, and getting / losing Medicaid benefits, etc.