

ORIGINAL MEDICARE EXPLAINED

2025

How does Original Medicare work?

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 2025		
	Part A Hospital Insurance	Part B Medical Insurance
Monthly Premium	\$0	\$185.00
Deductible	\$1,676 per benefit period*	\$257 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: \$419 per day	No limit on total out-of-pocket costs
	After day 90: \$838 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.

KNOW YOUR OPTIONS:

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.
- 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 2025

Initial Enrollment Period

Your Medicare will typically start on the 1st day of the month you turn 65th (unless you delay it due to having other coverage).

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.