**Medicare and Medicare Supplement Plans (2020)**

**Medicare Part A**

**Typically NO Premium/Cost**

Covers Hospital Room and Bed ONLY

**$1,408 Deductible** per Admission (except if re-admitted within 60 days between hospital stays)

**Medicare Part B**

**Premium/Cost $144.60 month**

If Gross Annual Income is over $85,000 ($170,000 Joint Filing) you may have to pay a higher premium

**Covers everything else @ 80% of all Medical Services** (Not Including Elective Type Services)

**Dr./Specialist Visit, Blood Tests, x-rays, Emergency Room, Surgeries, etc.**

**$198 Annual Deductible**

**Medicare Part D**  RX Prescription Plan Only

**Medicare Part C (Combines Medicare PART A, Part B, and Part D RX Prescription Plan)**

Typically known as Medicare Advantage Plans

Usually an HMO base plan

Requires Referrals

Includes Prescription RX Coverage

You will be Responsible for Co-Pays and Sometimes Deductibles

NO Out of Network Coverage

**Medi-GAP or Medicare Supplement Plans**

Covers ALL Medicare Part A and Medicare Part B Deductibles **(Does NOT include RX Prescriptions)**

NO Network

NO Referrals

**Insurance Carriers: Aetna, CIGNA, and Mutual of Omaha**

**Approximate Costs: Medicare Part B ($144.60) Supplement ($111.00 to $155.00)**

 **Part D (Rx Prescription Plan) $17.00 to $56.00**