

# Your Medicare options

There are 2 main ways to get your Medicare coverage:

## Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also use or shop for and buy supplemental coverage.

## Medicare Advantage

(also known as Part C)

- 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 plans bundle your Part A, Part B, and usually Part D together.
- 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 have different out-of-pocket costs than Original Medicare or supplemental coverage like Medigap. You may also have an additional premium.
- Plans may offer extra benefits that Original Medicare doesn't cover.

<input checked="" type="checkbox"/>	Part A	
<input checked="" type="checkbox"/>	Part B	

You can add:

<input type="checkbox"/>	Part D	
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You can also add:

<input type="checkbox"/>	Supplemental coverage	
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This includes Medicare Supplement Insurance (Medigap). Or you can use coverage from a current or former employer or union, or Medicaid (if you have it).

<input checked="" type="checkbox"/>	Part A	
<input checked="" type="checkbox"/>	Part B	

Most plans include:

<input checked="" type="checkbox"/>	Part D	
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<input checked="" type="checkbox"/>	Some extra benefits	
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You have the right to get Medicare information in an accessible format, like large print, braille or audio. You also have the right to file a complaint if you feel you've been discriminated against.

Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.



Medicare