

ORIGINAL MEDICARE

PRE - PAY

VS

MODERNIZED MEDICARE

PAY AS YOU GO

WHAT IS IT?



Medicare Supplement plans fill in the coverage gaps of Original Medicare.

Also called a **Medigap** plan, you can add one to Original Medicare for full coverage. Providers bill Medicare 1st and your Supplement 2nd.

A Medicare **Advantage** plan is a separate, all-inclusive health plan.

These health plans are supplied by private insurers who are legally contracted under Medicare. Providers only bill your health plan.



WHAT IT COVERS



You should add a drug plan to your **Medigap** Coverage.



You can see any provider who accepts Medicare.

100%

The amount of coverage your plan *can* allow you to have. There are a variety of options.

Drug coverage is typically included in **Advantage** plans.



A variety of network providers are associated with these plans, like HMO, PPO & POS.



Additional chronic illness and care coordination coverage is provided. Some include dental, vision, & hearing benefits.



WHAT IT COSTS

A **Supplement** plan typically has a \$150 - \$250 premium cost per month.

\$0 It is possible to pay nothing for copays and deductibles.

An **Advantage** plan typically has a \$0 - \$60 premium cost per month.

You will have to pay copays for doctor visits, surgery, the ER, an MRI, hospital stays and more.