

UNDERSTANDING MEDICARE



health65+
INSURANCE AT
833-INS-AT65 (467-2865)
HealthInsurance65.com

CSA
Certified Senior Advisor (CSA)
James Irwin, CSA
Certified Senior Advisor*

Original Medicare



Medicare Advantage Plan (part c) like HMO or PPO

Part A
Hospital Insurance

&

Part B
Medical Insurance

Part C
Combines Part A, Part B
and usually Part D

Decide if you need to add supplemental coverage

With a Medicare Advantage Plan you can't use and can't be sold a Medigap policy

Medigap Benefits	Medigap Plans									
	A	B	C	D	F	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Part B coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes***
Blood (first 3 pints)	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A hospice care coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Skilled nursing facility care coinsurance			Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A deductible		Yes	Yes	Yes	Yes	Yes	50%	75%	50%	Yes
Part B deductible			Yes		Yes					
Part B excess charge					Yes	Yes				
Foreign travel exchange (up to plan limits)			80%	80%	80%	80%			80%	80%

calendar year deductible \$233

Out-of-pocket limit
\$6,620 \$3,310

Decide if you need drug coverage

Part D
Prescription Drug Coverage

