

# UNDERSTANDING MEDICARE



health65+  
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## Original Medicare



## Medicare Advantage Plan (part c) like HMO or PPO

<b>Part A</b>	<b>&amp;</b>	<b>Part B</b>
Hospital Insurance		Medical Insurance

<b>Part C</b>
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 \$226

Out-of-pocket limit  
\$6,940 \$3,470

Decide if you need drug coverage

<b>Part D</b>
Prescription Drug Coverage

