

# UNDERSTANDING MEDICARE



health65+  
INSURANCE AT  
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HealthInsurance65.com

CSA  
Certified Senior Advisor (CSA)  
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## Original Medicare

OR

## 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 \$240

Out-of-pocket limit  
\$7,060 \$3,530

Decide if you need drug coverage

**Part D**  
Prescription Drug Coverage

