

MEDICARE Original

- Your cost share equals deductibles plus 20% of Medicare eligible expenses; Medicare pays 80%.

Premium	Deductible	Coverage
\$ 0*	\$ _____/per benefit period	Part A – Hospital, Skilled Nursing, Home Care, Hospice
\$ _____	\$ _____/year	Part B** – Doctors, clinic, labs, durable medical
\$ _____	\$ _____/year	Part D** – medicine

*Higher Premium may apply if applicant is new to the country or has not accumulated enough work credits.
 **High income or late enrollment may incur added fees or penalties.

SUPPLEMENTAL or Medigap

- Covers 20% of Medicare original, add riders for Part A deductible, preventative and excess B charges.
- No Networks go to any Medicare Provider
- Premiums start around \$65
- Other discounts and benefits offered by carrier

MAPD, Medicare Advantage (Medicare replacement) Part C

- NETWORK based. Choose PPO(Preferred Provider Organization), MSA, HMO(Health Maintenance Organization), POS(Point of Service), PFFS(private fee for service) Networks
- Deductibles no more than Medicare original
- Co-pays and co-insurance
- MOOP – maximum out of pocket
- Additional benefits for dental, vision, hearing aids, fitness, OTC
- Premiums vary \$0 - \$300
- Includes Part D or not