

# STEP 1 Decide how you want to get your Insurance Coverage

OR

## Original Medicare

### Part A Hospital

Deductible  
\$1632/ Benefit  
Period  
(60 days)

### Part B Medical

Deductible  
\$240/Year Then  
20% Co-insurance  
No limit

## Medicare Advantage HMO & PPO

### Part C

**Combines Part A & B and usually Part D**

Premiums in CO range from \$0.00-\$181/MO  
Out of Pocket Limits range from  
\$2900 - \$6700 HMO / \$2900 - \$7900 PPO

**Part B** \$174.70 or **(means tested amount)** must be paid no matter which side you choose

# STEP 2 Adding drug coverage (If you don't get a drug plan the penalty is 1%/ mo for life)

## Part D Prescription Drug Coverage

Deductible \$545/Year  
Premiums range from  
\$0.00 - \$132.60/MO

## Part D Prescription Drug Coverage

(If not already included)  
Most Part C Advantage Plans  
have a drug plan built in.

# STEP 3 Decide if you need to add supplemental coverage

## Medigap (Medicare Supplement Insurance Policy)

All Medicare Supplement Plans are standardized. They are **guarantee issue for 6 months** from the time your Part B starts. After that you must go through underwriting and prove health is good.

If you join a Medicare Advantage Plan, you don't need and can't be sold a Medigap (Medicare Supplement) policy

**Copays as you go**  
**Dental, Hearing & Vision**  
**20% coinsurance DME & Part B meds**