

**MEDICARE ADVANTAGE VS. ORIGINAL MEDICARE & MEDIGAP**

**Medicare Advantage is like a bundled plan with networks, lower premiums, and extra benefits. Medigap is like having premium coverage that pairs with Original Medicare to reduce out-of-pocket costs and provide nationwide freedom.**

**Medicare Advantage (Part C)**

- Replaces Original Medicare (A & B)
- Private Insurance Plan Becomes Primary
- Network-Based (HMO/PPO)
- Lower or \$0 Premiums
- Pay Copays/Coinsurance as You Go
- Includes Extras (Dental, Vision, Hearing, OTC, Fitness)
- Includes Part D in Most Plans
- Has an Annual Maximum Out-of-Pocket (MOOP)

**This is a coordinated, all-inclusive managed care option.**



**Medigap (Medicare Supplement)**

- Works with Original Medicare (A & B)
- Medicare Pays First, Medigap Pays Secondary
- No Networks - Nationwide Access
- Higher Monthly Premiums
- Very Low Out-of-Pocket Costs
- Does NOT include Part D (add separately)
- No Extras (Dental, Vision, Hearing, etc.)
- No Annual MOOP in Medicare (Medigap Covers most Gaps)

**This is a predictable, low-risk cost-sharing option.**

**Clarity First.**



**Medicare Advantage**

- *All-in-One Private Plan*
- *Networks (HMO/PPO)*
- *Lower Premiums*
- *Pay-As-You-Go Costs*
- *Includes Extras*
- *Includes Part D (usually)*
- *Has a Maximum-Out-of-Pocket (MOOP)*

**Medigap**

- *Works with Original Medicare*
- *No Networks - Nationwide Access*
- *Higher Premiums*
- *Very Low Out-of-Pocket Costs*
- *No Extras*
- *Add Part D Separately*
- *No MOOP, but Medigap Fills Gaps*