

ORIGINAL MEDICARE VS. MEDICARE ADVANTAGE

	Original Medicare	Medicare Advantage
Cost	Premiums, copays, deductible, and coinsurance.	Premiums, copays, deductible, and coinsurance.
Coinsurance	Members usually pay 20% of the total cost of services, which means the amount they pay will fluctuate based on the cost of the service.	Members usually have a set dollar copayment amount, so they can expect what to pay.
What members pay out-of-pocket	No limit to how much members may have to spend.	A set maximum out-of-pocket limit per calendar year.
Prescription drugs	Must buy Part D for prescription coverage.	Most plans include prescription drug coverage.
Supplemental benefits	None.	Some plans include: dental, vision, hearing aids, and an allowance for over-the-counter items.
Network of doctors	Any provider who accepts Medicare.	Doctors must be in the plan's network.