

Medicare Advantage Plus vs. Original Medicare With Medigap

Benefits & Costs	Medicare Advantage Plans	Original Medicare With Medigap
You are charged monthly premiums (in addition to paying monthly fee for Medicare Part B).	Usually	Yes
You can be charged a fee at each doctor's visit (called Co-payments).	Usually	Sometimes, if the amount of your medical bill is more than the coinsurance amount.
The benefits in your plan may change from year to year.	Usually	No
Some Prescription Drug coverage is offered.	Depends on plan (many HMO's, PPO's and some PFFS plans offer Medicare Prescription Drug coverage, sometimes for an additional monthly premium).	No
You may have extra benefits covered, such as eyeglasses and hearing aids.	Depends on plan.	No
You may have a restricted list of available providers.	Yes. You must use the plan's network of doctors and must be referred to a specialist. If you want to see a doctor outside the plan, it will cost more. The common exception is when you have an emergency outside the plan's area.	No
The premium for the plan or policy can change from year to year.	Yes	Yes
You must be allowed to enroll regardless of health condition as long as you have Medicare Parts A and B.	<p>Yes. Medicare Advantage Plans offered in your area are required to accept you unless they are closed to all new members. If they are closed, they must accept you during the annual coordinated enrollment period from November 15 through December 31 each year (except if you have end-stage renal disease). They must also accept you in the following situations:</p> <p style="padding-left: 40px;">You just turned 65 and went on Medicare.</p> <p style="padding-left: 40px;">You had coverage under a Medicare Advantage (MA) Plan and moved from that MA service area to another MA service area.</p> <p style="padding-left: 40px;">You were in a MA plan that did not renew its contract with Medicare or you were in your trial period.</p>	