



# Comparing Medicare plan types

Learn all your options so you can make the right choice when it's time to enroll.

The move to Medicare is a monumental one, and you should have all the information you need to make the best choice for you.

## Important Questions to Ask

Before choosing a Medicare plan, you should consider:

- ✓ **Cost** – From your monthly premium to out-of-pocket expenses like deductibles, copayments, and coinsurance, what is the overall cost of the plan?
- ✓ **Benefits** – Do you want extra benefits like dental, vision, and hearing? Are you interested in fitness programs or ways to save money and wellness incentives?
- ✓ **Doctors and Hospital Choice** – Do you want to be able to choose your preferred doctors? Do you want a primary care physician (PCP) coordinating your care?
- ✓ **Prescription Drugs** – Is a Medicare prescription drug plan provided? Are your prescriptions on the formulary?
- ✓ **Travel** – Do you travel often or have a home in another state? Do you need a larger provider network to cover you?
- ✓ **Convenience** – Are providers who accept Medicare located nearby? Can you get prescription or specialty drugs through the mail?

## Understanding the Medicare Parts and Plan Types

Once you've established what Medicare plan aspects are most important to you, it's time to learn about the different parts of Medicare and plan types, what they cover, and how much they cost.

| PART/PLAN              | COVERAGE TYPE   | COST   |
|------------------------|---|--|
| <b>Medicare Part A</b> | Covers inpatient hospital care, skilled nursing facility and other related care | No premium*<br><br>*For most people receiving Social Security benefits |
| <b>Medicare Part B</b> | Covers doctor and outpatient services and supplies                              | Monthly premium  |

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| PART/PLAN                                       | COVERAGE TYPE  | COST  |
|---|--|---|
| <b>Medicare Part C<br/>(Medicare Advantage)</b> | Equivalent to Medicare Parts A and B, plus additional coverage | Cost varies by plan although many plans carry a \$0 premium                   |
| <b>Part D<br/>(Prescription Drug)</b>           | Covers prescription drugs                                      | Cost varies by plan and some Medicare Advantage plans include Part D benefits |

## Medicare Parts and Plan Types in Detail

**Medicare Part A** helps cover the cost of hospital stays and other related care, such as lab tests and surgery. If you or your spouse contributed to Medicare through payroll deductions for at least 10 years or 40 quarters, then Medicare Part A will be premium free.

**Medicare Part B** covers outpatient procedures and doctor visits, and depending on your monthly income, there is a premium cost. You'll need to sign up for Medicare Part B when you become eligible. Otherwise, you may have to pay a late-enrollment penalty.

**Medicare Parts A and B** are the federal government's health insurance plans for those 65 and older as well as people with certain disabilities. Together, these two parts are considered **Original Medicare**.

**Medicare Part C**, also called **Medicare Advantage**, are plans offered by private insurers, like Florida Blue, and cover everything in Medicare Part A and Part B, plus extra benefits, like dental, vision, and hearing, fitness membership, and may also include prescription drug coverage. While premiums and deductibles vary by plan, many Medicare Advantage plans have a \$0 premium.

**Medicare Part D**, also called **Prescription Drug Plans** (PDPs), can be stand-alone plans or combined with other Medicare plans to provide prescription drug coverage. Many Medicare Advantage plans (Part C) include Medicare Part D coverage. Premiums and deductibles for Medicare Part D coverage will vary by plan.

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