

## Original Medicare or Medicare Advantage – what’s the difference?



**Original Medicare** offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government.



**Medicare Advantage** is a different way to get Medicare. It covers everything that Original Medicare does, plus more. It’s sold by private insurance companies.

Many people sign up for Original Medicare when they turn 65 and then never look back. But, they may be missing out. **Medicare Advantage may be a better fit for your needs.**

For a complete list of Medicare plans accepted at Reliant, visit [reliantmedicalgroup.org/medicare](http://reliantmedicalgroup.org/medicare)

# 2023 Medicare Coverage Overview

Medicare	Cost and Coverage
<p><b>Part A</b> (Inpatient Care)</p> <p>For each benefit period there is:</p> <ul style="list-style-type: none"> <li>• Inpatient deductible</li> <li>• Coinsurance</li> </ul>	<ul style="list-style-type: none"> <li>• Typically is premium free</li> <li>• Co-insurance varies by inpatient days</li> <li>• No limit on out-of-pocket costs</li> </ul>
<p><b>Part B</b> (Outpatient Care and DME)</p> <p><b>Late Enrollment Penalty:</b> If you decide not to enroll in Part B when you are first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage.</p>	<ul style="list-style-type: none"> <li>• The standard Part B premium is \$164.90 per month</li> <li>• \$226 per year for your Part B deductible.</li> <li>• After the deductible is met, typically pay 20% of the Medicare-approved amount</li> <li>• No limit on out-of-pocket costs</li> </ul>
<p><b>Medigap Insurance</b></p>	<ul style="list-style-type: none"> <li>• Covers traditional Medicare co-insurance amounts</li> <li>• Only three plans offered in Massachusetts                             <ul style="list-style-type: none"> <li>• Core Plan</li> <li>• Supplement 1 Plan No Prescription Drug Coverage</li> <li>• Supplement 1A Plan Optional Prescription Drug Coverage</li> </ul> </li> </ul>
<p><b>Part C</b> (Medicare Advantage Plan)</p>	<ul style="list-style-type: none"> <li>• Covers more services than traditional Medicare; cost and coverage varies by plan</li> </ul>
<p><b>Part D</b> (Prescription Drug Plan)</p> <p><b>Late Enrollment Penalty:</b> The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage.</p>	<ul style="list-style-type: none"> <li>• Cost varies by plan</li> </ul>



For full details please contact **1-800-MEDICARE** (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week or consult [www.medicare.gov](http://www.medicare.gov).



## Questions?

There are resources available:

### Medicare:

- [www.medicare.gov](http://www.medicare.gov)
- Toll-Free: **800-MEDICARE**  
(800-633-4227)
- TTY Toll-Free: **877-486-2048**

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**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 508-453-8850 (TTY: 1-800-439-2370).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 508-453-8850 (TTY: 1-800-439-2370)

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# CONSIDERING MEDICARE?

*Here's some helpful information*

