

After enrolling in Medicare Part A and Part B

To protect yourself from the gaps in Original Medicare

[Click HERE to see GAPS](#)

Should you



OR

Stay on Original Medicare

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Add a Prescription Drug Plan

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Add a Medigap Plan

Pros

- No Networks
- See any provider who accepts Medicare
- No referrals needed
- All plans are standardized
- Many plans have little out-of-pocket expenses
- Plans auto-renew. Can not be cancelled due to age or health as long as premiums are paid

Cons

- Higher monthly premiums
- Does not include Prescription Drug coverage
- Does not include dental, vision or hearing benefits
- Can be difficult to switch plan or carrier after initial 6-month Medigap Open Enrollment due to having to medically qualify

Replace your Original Medicare

with a Part C

Medicare Advantage Plan

Offered through private insurance companies

Pros

- Lower monthly premium (many \$0 per month)
- Most plans include Prescription Drug coverage
- Most include benefits for dental, vision, hearing
- Most have OTC (over-the-counter) credits
- Plans have a Max-out-of-pocket limit each year
- Depending on area, some plans may have a Part B Giveback (Part B Reduction) paid back to your Social Security each month

Cons

- Usually have Copays, Coinsurance, Deductibles
- HMO and PPO provider network restrictions
- Referrals usually required on HMO plans
- Sometimes pre-authorizations are required to get a medical service or procedure
- No doctors/hospital visits outside of Service Area unless an emergency