

Original Medicare vs. Medicare Advantage



BENEFIT	Original Medicare	Medicare Advantage
Doctor and Hospital Choice	You can go to <i>any hospital or doctor in the United States that accepts Medicare.</i>	For most plans <i>you must use doctors and hospital in the plan's network</i> (except for emergency or urgent care).
Do I need to pick a Primary Care Doctor?	No.	If you have an HMO or SNP MA plan, you may have to.
Specialist Visits	Generally, <i>you don't need</i> a referral to see any specialist.	You <i>may need</i> to get a referral to see a specialist.
Deductibles	The 2024 Part A deductible is \$1,632 , while the 2024 Part B deductible is \$240 .	<i>Deductibles vary.</i>
Out-of-pocket spending (after meeting your deductible)	For Part B covered services, you generally <i>pay 20%</i> of the Medicare-approved amount.	<i>Costs vary</i> – some plans have lower out-of-pocket costs for certain services, and some plans have max out-of-pocket spending limits.
Premium costs	The standard Part B premium amount in 2024 is \$174.70 . You pay this monthly premium, regardless of plan choice.	You may pay an additional premium for a MA plan on top of the monthly cost of Part B. Some plans may have an additional \$0 premium, or may pay some or all of your Part B premium.
Yearly out-of-pocket spending limit	There is <i>no yearly limit</i> on your out-of-pocket spending.	Plans have <i>yearly limits</i> on out-of-pocket Part A and Part B covered services. Once you reach that limit you pay nothing for those services for the rest of the year. Most plans will have an out-of-pocket maximum of \$8,850 (2024).
Medigap compatible	You <i>can buy</i> supplemental coverage (Medigap) to help pay out-of-pocket costs.	You <i>cannot buy or use</i> separate supplemental coverage (Medigap).
Medically Necessary Services Coverage	Covers most necessary services and supplies in various provider settings.	MA Plans must cover everything that Original Medicare covers, but can also offer extra benefits Original Medicare doesn't cover (things like hearing, dental, vision, etc.)
Prescription Drug Coverage	You <i>will need to join</i> a separate Medicare Prescription Drug Plan (Part D) to get coverage.	In most cases, <i>Prescription Drug Coverage is included.</i>
Advanced Approval of Care	Generally, <i>you do not</i> have to get services and supplies approved in advance for coverage.	<i>Sometimes</i> you must have advanced approval for certain services or supplies before being covered.
Travel	No coverage of care outside the United States, but you can buy a Medigap policy that does.	Generally, no coverage outside the U.S.
Pre-existing Conditions Restrictions	None.	None.