

Medicare vs. Medicare Advantage

WHAT'S THE DIFFERENCE?

Medicare

Access to Care

Access care at any provider in the U.S. that accepts Medicare.

Costs

20% coinsurance, no cap. Enrollment in Medigap can help cover costs.

Drug Coverage & Extras

Add Part D for drugs separately, no non-Medicare extras.

Travel & Flexibility

Nationwide coverage; Medigap may add foreign coverage.

Risks

No yearly out-of-pocket max without Medigap.

Medicare Advantage

Access to Care

Must use in-network providers for routine care to avoid additional costs. Emergencies covered anywhere.

Costs

Copays, set annual max. Some \$0 premium options.

Drug Coverage & Extras

Includes drugs + may include extras (dental, vision, etc.).

Travel & Flexibility

Routine care limited to local; emergencies covered everywhere.

Risks

Higher out-of-network costs & more frequent prior authorization needs.