



**THE  
GUARDIAN  
GROUP**

## ORIGINAL MEDICARE VS. MEDICARE ADVANTAGE

### Original Medicare

### Medicare Advantage

Also called:

**PARTS A & B**

**PART C**

Offered by:

Federal government

Private insurance companies

Coverage includes:

Inpatient care in hospitals  
and skilled nursing facilities  
Hospice care and  
some home health care  
Doctor visits  
Outpatient hospital services  
Durable medical equipment  
Some preventive health care

Includes all coverage from  
Original Medicare Parts A & B.  
Some plans also include:  
Prescription drug coverage  
Vision, hearing and dental care  
Gym memberships  
Wellness & disease management  
programs  
24/7 access to health care  
professionals

Costs:

**PART A  
FREE FOR MOST PEOPLE**

The standard monthly premium for  
Medicare Part B is \$148.50 for 2021.\*  
Deductibles, copays and coinsurance  
also apply. The Original Medicare  
deductible is \$203 for 2021.\*  
All costs may be subject to change  
from year to year.

Each Medicare Advantage plan  
sets its own premium, in addition  
to your Part B premium.  
Every carrier also establishes  
amounts for copays, coinsurance  
and deductibles.  
All costs may be subject to change  
from year to year.

Is there an annual cap  
on out-of-pocket expenses?

**NO**

Part B generally covers  
approximately 80% of health care  
costs, while beneficiaries are  
responsible for the remaining 20%  
(after deductibles are met).\*\*

**YES**

Most Medicare Advantage plans  
provide an out-of-pocket  
maximum annually. For 2021, the  
limit cannot be more than \$7,550.\*

\* <https://www.medicare.gov/your-medicare-costs/part-b-costs> \*\* <https://www.aarpmedicareplans.com/medicare-education/original-medicare.html>

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