



Touching Hearts & Enriching Lives



Original Medicare vs. Medicare Advantage Plans

Original Medicare

- Health care option run by the federal government
- Provides hospitalization (Part A) and medical coverage (Part B)
- You can see any doctor or hospital that accepts Medicare
- You pay: Part B premium, deductibles, co-insurance or co-payments
- You can opt to join a drug coverage plan (Part D)
- You can supplement your care with a Medicare Supplement Plan also called Medigap

Medicare Advantage Plans (MEDICARE PART C)

- You pay: Part B premium, an additional monthly premium, deductibles, co-insurance and co-payments
- Health plan options run by private companies
- Replaces Original Medicare
- Provide Medicare covered benefits and may cover extra benefits
- Most include Rx drug coverage, but not all
- You may have to visit network doctors/hospitals
- Your benefits and cost-sharing may differ from Original Medicare
- Your costs may be higher if you use out-of-network providers
- Your costs may differ from Original Medicare

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