

Original Medicare Coverage Options

You have important decisions to make when you're eligible for Medicare. Be confident in choosing coverage that fits your health care and budget needs.

[Get to know your coverage choices](#)

[Medicare coverage combinations](#)

[Key things to remember when choosing coverage](#)

[Get to know your coverage choices](#)

When considering what Medicare coverage to choose, it's important to first understand what each option provides and who provides each. Then, we will walk through how the different options may work together to help ensure you have all the health coverage you need.

Let's review the following: Original Medicare (Parts A & B), Medicare prescription drug coverage (Part D), Medicare Advantage (Part C) and Medicare supplement insurance (Medigap).

Part A

Part B

[Original Medicare](#) is provided by the federal government. Part A helps pay for hospital stays and inpatient care, while Part B helps pay for doctor visits and outpatient care. Everyone who enrolls in Medicare gets Part A and Part B first.

Part D

[Medicare Part D](#) is prescription drug coverage. Part D coverage can be obtained from private insurance companies in one of two ways: (1) as a stand-alone Part D plan, (2) as part of a Medicare Advantage plan that includes prescription drug coverage. With either choice, the different drugs covered will vary from plan to plan.

Part C

[Medicare Advantage, or Part C](#) is an alternative way to get Part A and Part B coverage benefits. Medicare Advantage plans are "all in one" plans that are offered by private insurance companies. **With Medicare Advantage plans, you still enroll in Part A and Part B through the federal government, but then you will enroll in a Part C plan with a private insurance company. Once you do that, you will get your Part A and Part B benefits through your Medicare Advantage plan.** Most Medicare Advantage plans also include Part D prescription drug coverage, as well as other benefits such as dental, vision, hearing and fitness. There are different types of Medicare Advantage plans, and what additional benefits are provided vary from plan to plan.

Medigap

[Medicare Supplement Insurance Plan](#), also known as Medigap, helps pay some of the out-of-pocket costs not paid by Original Medicare (Parts A & B). There are 10 plans, organized by letters (ex. Plan G) and standardized by the federal government. * However, it's important to note that Medigap plans are only available to purchase directly from private insurance companies. Each Medigap plan offers the same basic benefits no matter which insurance company sells it, but costs may vary.

*Note: In Massachusetts, Minnesota and Wisconsin, there are different plan options available.

Medicare and Medigap Coverage Combinations

Now that we have looked at the different coverage options, let's see how some of them can be combined to provide you with more complete health care coverage.

Original Medicare, Part D and Medigap can work together. Medicare Advantage and Part D can also work together in certain situations. Medicare Advantage and Medigap do not work together.

In total, there are seven different Medicare coverage combinations.

Original Medicare Combinations

If you get Original Medicare (Parts A & B) you can choose to have only Part A and Part B, or you can add a stand-alone Part D plan, a Medicare supplement insurance (Medigap) plan or both.

Original Medicare (Part A and/or Part B) alone



PLUS, a standalone prescription drug plan (Part D)



PLUS, a standalone prescription drug plan (Part D) -PLUS a Medicare Supplement (Medigap) plan



PLUS, a Medicare Supplement (Medigap) plan



Medicare Advantage Combinations

If you choose to get your Part A and Part B benefits through a Medicare Advantage (Part C) plan, you may or may not need additional coverage. Most Medicare Advantage plans already come with built-in Part D prescription drug coverage, but some do not. You can add a stand-alone Part D plan to the following types of Medicare Advantage plans: Private-Fee-For-Service (PFFS) Medicare Advantage plan or a Medicare Medical Savings Account (MSA) plan.

Medicare Advantage plan (Part C) with included prescription drug coverage (Part D)



Medicare Advantage plan (Part C) without prescription drug coverage (Part D)



Medicare Advantage Private Fee-for-Service plan without drug coverage (Part C) OR a Medicare Savings Account (MSA) plan PLUS a standalone prescription drug plan (Part D)

