Your Medicare Coverage Choices at a Glance

There are two main ways to get your Medicare coverage: Original Medicare (Parts A and B) or a Medicare Advantage Plan (Part C). Use these steps to help you decide which way to get your coverage.

**Start**

**Step 1:** Decide how you want to get your coverage

**ORIGINAL MEDICARE**

- **Part A**
  Hospital insurance

- **Part B**
  Medical insurance

**Step 2:** Decide if you need to add drug coverage

- **Part D**
  Prescription drug coverage

**Step 3:** Decide if you need to add supplemental coverage

- **Medigap**
  Medicare supplement insurance

**MEDICARE ADVANTAGE PLAN**

- (like an HMO or PPO)

- **Part C**
  Combines Part A, Part B and **usually** Part D

**Step 2:** Decide if you need to add drug coverage

- **Part D**
  Prescription drug coverage
  (if not already included)

**END**

*NOTE: If you join a Medicare Advantage Plan, you don’t need a Medicare supplement policy. If you already have a Medicare supplement policy, you can’t use it to pay for out-of-pocket costs you have under a Medicare Advantage Plan. If you already have a Medicare Advantage Plan, you can’t be sold a Medicare supplement policy.*

For more information on Original Medicare and Medicare Advantage plans, see Appendix I.