Original Medicare vs. Medicare Advantage

Choosing between Original Medicare or a Medicare Advantage plan can be confusing for many. Both options provide different opportunities to enroll, coverage, provider choices, billing processes, prescription coverage and extras. It's important to understand how each program operates so you can make an informed decision.

	Original Medicare	Medicare Advantage
Enrollment	**Initial Enrollment Period:** 7 months around 65th birthday **General Enrollment Period:** January 1st to March 31st **Special Enrollment Period:** Starts when employer/union coverage ends	**Initial Enrollment Period:** 7 months around 65th birthday **Annual Enrollment Period:** October 15th to December 7th **Open Enrollment Period:** January 1st to March 31st **Special Enrollment Periods:** Situations vary i.e. loss of group coverage, change in residence.
Coverage	**Part A** - Facility Coverage **Part B** - Outpatient Coverage **Part D** - Prescription Coverage Deductibles and Coinsurance No out-of-pocket limit	Includes **Part A + B + D** **Copay** - fixed dollar amount **Coinsurance** - percentage of approved ammount Maximum-out-of-pocket limit
Network	See any participating physician and facility in the U.S. and its territories	**HMO** - must see network of doctors and facilities **PPO** - lowest cost in-network, higher cost out-of-network
Billing	**Doctor/facility** - bills Medicare **Beneficiary** - pays deductibles & coinsurance	**Doctor/facility** - bills Medicare Advantage company **Beneficiary** - pays copays & coinsurances
Prescription Coverage	Must sign up for stand-alone Part D plan	Most plans offer built-in Part D coverage
Extras	Welcome to Medicare Physical Annual Wellness Visit Preventive Screenings	Plans may offer dental, vision, hearing, fitness, transportation, over-the-counter supplies, many more (benefits vary by plan)

Presented by: [Agent Name]

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