**Medicare Advantage vs. Medicare Supplement**

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| **Medicare Advantage plans** | **Medicare Supplement plans** |
| Replace Part A and Part B | Work with Part A and Part B |
| Pay for your health care | Pay your out-of-pocket costs with Original Medicare |
| Usually include Part D prescription drug coverage | Do not cover Part D prescription drug costs |
| Usually cover routine vision and dental care | Do not pay for services not covered by Medicare |
| May have coverage restrictions such as provider networks and prior authorization | Can be used with any provider that accepts Medicare |

### Cost comparison: Medicare Supplement vs. Medicare Advantage

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|  | **Medicare Supplement** | **Medicare Advantage** |
| Monthly premiums | $50 to $250 | Most people pay $0 |
| Deductible | $0, but you pay the $198 Part B deductible with most plans. | $0 to $500 is typical; you may have a separate deductible of up to $435 for Part D |
| Cost sharing | $0 except with Plan N, which has a small copayment at the time of service | Copayments are generally between $5 and $25 for office visits, $50 for urgent care, and $100 per day for the first 5 inpatient days |
| Out-of-pocket maximum | Not applicable, except with Plan K and Plan L | $4,900 is average, although it can be as high as $6,700 |