

	Original Medicare	Medicare Advantage
Doctors and hospitals	Any that accept Medicare patients	Those in a plan's network, sometimes out-of-network services allowed for extra fees
Specialists	No referral needed	HMOs often require referral from primary care physician
Coverage area	Nationwide	Limited to plan's area, except for emergencies
Supplemental insurance	Medigap policy available to buy	Not available
Prescription drugs	Never included, but Part D plan available to buy	Almost 9 of 10 plans include prescription drug coverage with cost sharing
Costs in 2024	<p><b>Part A:</b> Free for most</p> <p><b>Part A deductible:</b> \$1,632 per benefit period</p> <p><b>Part A copayment:</b> \$408 a day for days 61 to 90 in a hospital, \$816 a day for 60 lifetime reserve days after</p> <p><b>Part B:</b> \$174.70 a month for most</p> <p><b>Part B deductible:</b> \$240 a year</p> <p>Coinsurance: 20 percent of most services</p> <p><b>Part D Premium:</b> \$1 to \$108 a month in 2024</p> <p><b>Part D Deductible:</b> Zero to \$545 in 2024</p> <p><b>Part D Cost Sharing:</b> Varies by drug tier and plan</p> <p><b>Medigap premium:</b> Varies by insurer, policy type and pricing method</p>	<p><b>Part A:</b> Free for most</p> <p><b>Part B:</b> \$174.70 a month for most</p> <p><b>Plan premium:</b> \$0 to more than \$100 a month</p> <p><b>Deductible:</b> Most enrollees don't pay a deductible for in-network medical services covered under parts A and B, but some plans charge a deductible of \$750 or more. There may be a separate deductible for prescriptions.</p> <p><b>Copayments:</b> \$0 to \$50 typically charged each time you see a doctor, access a covered service or buy prescription drugs. You'll usually pay a copayment for the first few days of a hospital stay, such as \$325 per day for days 1 through 5.</p> <p><b>Coinsurance:</b> Can be 20 percent of covered services and medications.</p>
Out-of-pocket limit	No limit, but buying a Medigap policy can help cover those bills	<p><b>In-network:</b> \$8,850</p> <p><b>In- and out-of-network combined:</b> \$13,300 Some plans have lower out-of-pocket limits.</p>

Sources: Medicare, Kaiser Family Foundation and AARP research

