INSURED AMERICAN & FAMILY

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Medicare Advantage vs. Medigap

The biggest Medicare decision you'll make

Two very different ways to fill the gaps. Here's how to think about it.

WHAT IT IS

When you go on Medicare, you have to decide how to handle the 20% Original Medicare doesn't cover. The two main paths are **Medicare Advantage (Part C)**, a private all-in-one plan that replaces Original Medicare, or **Medigap (Medicare Supplement)** , a private add-on that sits on top of Original Medicare and pays your share. You pick one. Not both.

MEDICARE ADVANTAGE (Part C)

- One bundled plan; usually **$0 monthly premium**.
- Includes A + B + usually D in one plan.
- Often includes **dental, vision, OTC benefits, gym memberships, Part B Giveback**, and more, varies by plan.
- Has a **network** of doctors and hospitals. May require referrals; copays per service.
- Annual out-of-pocket max, varies by plan, and especially by in-network vs. out-of-network services.

MEDIGAP (Medicare Supplement)

- Add-on to Original Medicare; you pay a **monthly premium**.
- See **ANY doctor** that accepts Medicare. No networks, no referrals.
- **Predictable costs.**
- Drug coverage NOT included, you add Part D separately.
- Best to enroll during your **Medigap Initial Enrollment Period**.

THE 3 THINGS PEOPLE GET WRONG

1. **"$0 premium Advantage is automatically the better deal."**
Until you have a hospital stay, surgery, or chemotherapy. Copays and out-of-pocket maximums can hit hard. Always compare TOTAL annual cost, not just premium.

2. **"I can switch any time."**
You can change Advantage plans every year, but moving FROM Advantage TO Medigap often requires medical underwriting. Health conditions can lock you out.

3. **"They're basically the same thing."**
They are not. Different networks, different rules, different paperwork. The right choice depends on your health, your doctors, your budget, and how much you travel.

RULE OF THUMB:
Healthy + tight budget + OK with networks = Medicare Advantage.
Want any doctor + predictable costs + travel a lot = Medigap.

Not sure which path fits YOU?

Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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