



[← Back to Get Started with Medicare](#)

# Compare Original Medicare & Medicare Advantage

Consider these things when deciding between Original Medicare and a Medicare Advantage Plan for your health coverage:

Feedback



## Doctor & hospital choice

Original Medicare:	Medicare Advantage:
You can go to <b>any doctor or hospital that takes Medicare, anywhere in the U.S.</b>	In most cases, you can <b>only use doctors and other providers who are in the plan's network and service area</b> (for non-emergency care).
In most cases you <b>don't need</b> a referral to see a specialist.	You <b>may need</b> to get a referral to see a specialist.



# Cost

<b>Original Medicare:</b>	<b>Medicare Advantage:</b>
For Part B-covered services, <b>you usually pay 20% of the Medicare-approved amount</b> after you meet your deductible. This amount is called your <u>coinsurance</u> .	<b>Out-of-pocket costs vary</b> – plans may have lower or higher out-of-pocket costs for certain services.
You pay a <b>premium (monthly payment) for Part B</b> . If you choose to join a Medicare drug plan, you'll pay a separate premium for your <u>Medicare drug coverage (Part D)</u> .	You pay the monthly <b>Part B premium</b> and may also have to <b>pay the plan's premium</b> . Some plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D).
There's <b>no yearly limit</b> on what you pay out-of-pocket, unless you have supplemental coverage – like <u>Medicare Supplement Insurance (Medigap)</u> .	Plans have a <b>yearly limit</b> on what you pay out of pocket for services <u>Medicare Part A and Part B cover</u> . Once you reach your plan's limit, you'll pay nothing for services Part A and Part B covers for the rest of the year.
You <b>can get</b> Medigap to help pay your remaining out-of-pocket costs (like your 20% coinsurance). Or, you can use coverage from a former employer or union, or Medicaid.	You <b>can't buy and don't need</b> Medigap.



# Coverage

<b>Original Medicare:</b>	<b>Medicare Advantage:</b>
Original Medicare covers most medically necessary services and supplies in hospitals, doctors' offices, and other health care facilities. Original Medicare doesn't cover some benefits like eye exams, most dental care, and routine exams.	Plans must cover all medically necessary services that Original Medicare covers. Plans may also offer some <b>extra benefits that Original Medicare doesn't cover</b> - like vision, hearing, and dental services.
You can join a <b>separate Medicare drug plan</b> to get Medicare drug coverage (Part D).	<b>Medicare drug coverage (Part D) is included in most plans.</b> In most types of Medicare Advantage Plans, you can't join a separate Medicare drug plan.
In most cases, you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.	In many cases, you have to get a service or supply approved ahead of time for the plan to cover it.



## Foreign travel

<b>Original Medicare:</b>	<b>Medicare Advantage:</b>
Original Medicare generally <b>doesn't cover medical care outside the U.S.</b> You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers emergency care outside the U.S.	Plans generally <b>don't cover medical care outside the U.S.</b> Some plans may offer a supplemental benefit that covers emergency and urgently needed services when traveling outside the U.S.

## What do you want to do next?

- Next Step: [Learn when I can join plans](#)

- Take Action: [Compare plans](#)
- More Details: [Learn more about Medicare Advantage](#)

---

## Site Menu

---

## Take Action

---

## CMS & HHS Websites

---

## Helpful Links

---

# Signup for email updates

ENTER YOUR EMAIL ADDRESS

By checking this box, you consent to our [data privacy policy](#).

Next Step



---

[About Medicare](#)   [Medicare Glossary](#)

[Nondiscrimination / Accessibility](#)   [Privacy Policy](#)   [Privacy Setting](#)   [Linking Policy](#)



A federal government website managed and paid for by the U.S.  
Centers for Medicare and Medicaid Services.  
7500 Security Boulevard, Baltimore, MD 21244

# Medicare.gov

