

# Your Medicare Options

## OPTION 1

### ORIGINAL MEDICARE

#### PART A

Hospital Insurance

&

#### PART B

Medical Insurance

Decide if you want a SUPPLEMENT/MEDIGAP plan to help cover costs of gaps in coverage

#### SUPPLEMENT aka MEDIGAP PLANS

3 types to choose from in Massachusetts:  
Core, Supplement 1A or Supplement 1

Decide if you want to add a Part D Plan

#### PART D –PRESCRIPTION DRUG PLAN

- Also known as Stand-Alone Part D Drug Plan or PDP
- You may incur a penalty if you do not enroll in a plan that includes Part D when you are eligible.  
(Penalty determined by enrollment timelines & other coverage guidelines)

# OR

## OPTION 2

### MEDICARE ADVANTAGE PLAN

(Also known as “Part C”)

#### PART A

Hospital Insurance

&

#### PART B

Medical Insurance

#### Medicare Advantage Plans (HMOs, PPOs, HMO-POS)

You must be enrolled in Part A & B to enroll

- Before enrolling check with all providers - ask which Medicare Advantage Plans they contract with.
- Premium and co-pay costs vary per plan.
- Determine if Part D is included in plan.  
You may incur a penalty if you do not enroll in a plan that includes Part D when eligible. (See penalty info under Part D under Original Medicare)
- If you enroll in a Medicare Advantage Plan you **cannot** also enroll in a Part D plan.
- You **do not need** and should not also enroll in a Medigap Plan.

Part A and Part B are the foundation for Original Medicare and Medicare Advantage Plans.

If you choose Original Medicare, it is your primary coverage.

Consider a Medigap for your co-pays and/or deductibles.

If you choose a Medicare Advantage Plan, it is your primary coverage.