

ORIGINAL MEDICARE



PART A

Hospital Insurance ⁴

Inpatient hospital services, skilled nursing, and hospice

Costs ⁵

- No premium for most
- \$1,632 deductible
- Coinsurance for stays over 60 days



PART B

Medical Insurance ⁶

Medically necessary and preventive services and supplies not covered under Part A

Costs ⁷

- \$174.70 monthly premium (more for high incomes)
- \$240 deductible, then 20% coinsurance



PART C

Medicare Advantage

- Replaces Original Medicare (covers same benefits)
- Offered by private insurers
- Plans often include supplemental benefits

Costs

- Monthly premiums range from \$0 to \$100+
- Part B premium
- Cost sharing (variable plan design), with max spend



MEDIGAP

Supplemental Plan

- "Wraparound" insurance that covers a portion of cost sharing under Original Medicare
- Standardized plans identified in most states by letters ⁸
- Purchased separately from Original Medicare
- Offered by private insurers

Costs (Plan G)

- Nationwide average monthly premium of \$172
- No cost sharing other than Part B deductible

For other lettered Medigap plans (A-N), premiums are generally lower and cost sharing is generally higher than Plan G.



PART D

Prescription Drugs

- Add-on to Original Medicare or Integrated with Part C
- Offered by private insurers

Costs

- Monthly premiums range from \$0 to \$200 (more for high incomes)
- Deductible of \$0-\$545
- Cost sharing (variable plan design), with max spend

Milliman Health Cost Guidelines

Sebastian Brünink



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