

Medicare Plan Comparison Chart

Medicare Original vs Advantage vs Supplement Comparison Chart For 2021

Here is a high-level comparison of the three Medicare plans.

Medicare 2020	Original Medicare	Medicare Advantage	Medicare Supplement
Coverage	Nationwide Network <i>Covers medical and hospital costs only</i>	Local or Regional Network	Huge, Nationwide Network
Deductibles	Part A (unless you have Medigap) and Part B	\$0 to depends on the plan	It pays Medicare Part A \$1408
Doctor	Any doctor or hospital	Only in-network	Any doctor or hospital
Referrals	No referrals	HMO (yes) PPO (no)	No referrals
Medical Underwriting	No underwriting if you apply during initial open enrollment	All health conditions accepted except ESRD	No underwriting if you apply during initial open enrollment
Copays	\$0.00	You pay fixed co-payment until max out-of-pocket limit	Covers all copays
Co-insurance	20% (unless you have Medigap)	\$0.00	Covers all co-insurance costs for Medicare-covered service
Part B Standard Premium	\$144.60	\$144.60	High Premiums
HMO / Local PPO / Regional PPO Premium Average		\$23 / \$39 / \$44	
Part D Premiums	\$32.68		
Prescription Drugs	You must add Medicare Part D	HMO often covered, PPO and PFFS may be covered	You must add Medicare Part D
Max Out-of-Pocket Limit	No Limit	About \$6,700 or less	Annual Premium Amount

Source: Medicare.gov