

Plan	Medicare Part A	Medicare Part B	Medicare Advantage Plan	"Medigap" Supplemental Policy	Medicare Part D
<b>What it does</b>	<ul style="list-style-type: none"> <li>Covers cost of your hospital stay for up to 60 days</li> <li>Partially covers costs beyond 60 days</li> <li>Also covers skilled nursing and hospice care</li> </ul>	<ul style="list-style-type: none"> <li>Covers up to 100 days of outpatient care and nursing home care after a hospital stay</li> </ul>	<ul style="list-style-type: none"> <li>Provides HMO/PPO-like coverage</li> <li>Combines Part A and B</li> <li>May offer coverage for other services</li> <li>May require using network doctors</li> <li>May include Part D</li> </ul>	<ul style="list-style-type: none"> <li>Pays for deductibles and co-pays for Parts A and B, plus services not covered</li> <li>Allows you to select your own provider</li> <li>May cover non-U.S. care</li> </ul>	<ul style="list-style-type: none"> <li>Helps with cost of prescription drugs</li> </ul>
<b>Who provides</b>	<ul style="list-style-type: none"> <li>U.S. government—(CMS)</li> </ul>	<ul style="list-style-type: none"> <li>U.S. government—(CMS)</li> </ul>	<ul style="list-style-type: none"> <li>Private health insurance companies</li> </ul>	<ul style="list-style-type: none"> <li>Private health insurance companies</li> </ul>	<ul style="list-style-type: none"> <li>Private health insurance companies</li> </ul>
<b>Monthly costs</b>	<ul style="list-style-type: none"> <li>None for most participants</li> </ul>	<ul style="list-style-type: none"> <li>Most people pay \$104.90 each month</li> </ul>	<ul style="list-style-type: none"> <li>Varies by plan; all participants in same plan pay same amount</li> </ul>	<ul style="list-style-type: none"> <li>Varies by plan</li> </ul>	<ul style="list-style-type: none"> <li>Varies by plan</li> </ul>
<b>Annual deductible in 2016</b>	<ul style="list-style-type: none"> <li>\$1,288</li> </ul>	<ul style="list-style-type: none"> <li>\$166</li> </ul>	<ul style="list-style-type: none"> <li>Usually none</li> </ul>	<ul style="list-style-type: none"> <li>Varies by plan and service</li> </ul>	<ul style="list-style-type: none"> <li>Varies by plan</li> </ul>
<b>Other costs</b>	<ul style="list-style-type: none"> <li>You pay some or all of the costs for care after 60 days in a hospital</li> </ul>	<ul style="list-style-type: none"> <li>20% co-insurance for some services</li> </ul>	<ul style="list-style-type: none"> <li>Co-pays for most services</li> </ul>	<ul style="list-style-type: none"> <li>You may pay more if you enroll late</li> </ul>	<ul style="list-style-type: none"> <li>Costs increase during donut hole</li> </ul>