



Differences in Coverage

	Medicare Supplement (MediGap)	VS	Part C Medicare Advantage
Care	No Managed Care		Managed Care
	No Networks (use any doctor that accepts Medicare)		Networks (PPO, HMO, PFFS)
Cost	Premiums = Higher (approx \$100-\$250/month) Purchase Separate Prescription Drug Plan (approx. \$33/month)		Premiums = Lower (approx \$0-\$150/month) Includes Prescription Drug Plan (no additional cost)
	Out of Pocket Expenses = Lower (typically below \$200/year)		Out of Pocket Expenses = Higher (up to \$6,700/year in network)
Apply	Initially = No Medical Questions		Initially = No Medical Questions
	Anytime thereafter = Medical Questions		Annually = No Medical Questions