


# Enroll in Medicare in 3 Easy Steps!

## Step 1: Choose Original Medicare or a Medicare Advantage Plan (like an HMO or PPO)

### Original Medicare



**Part A**  
Hospital Insurance


&

**Part B**  
Doctor & Outpatient Insurance

**Pros:** You choose your doctors, hospitals, and other providers.

**Cons:** You pay a monthly premium for this plan. You also pay a deductible and coinsurance, unless you also have a supplemental plan. Doesn't include prescription drugs. There is no limit on out-of-pocket expenses.

### Medicare Advantage (Also called Part C)



**Part A**  
Hospital Insurance

&


**Part B**  
Doctor & Outpatient Insurance

**Pros:** Some plans have a \$0 monthly premium and do not require a copayment or coinsurance. Many prescription drugs are covered. Most plans include benefits like home-delivered meals, vision, or dental. There is a limit on your out-of-pocket expenses.

**Cons:** You need to use healthcare providers that are in the plan's network.

## Step 2: Decide if you want supplemental coverage


### Original Medicare



Medicare Supplement (Medigap) Policy

Additional coverage that you purchase to pay for healthcare costs not covered by Original Medicare, like copayments and deductibles.

### Medicare Advantage



Supplemental insurance is not available for Medicare Advantage. However, many plans have no or low copays and deductibles.

Many Medicare Advantage plans offer supplemental benefits like home-delivered meals, vision, and dental coverage, that are not provided by Original Medicare.

## Step 3: Decide if you want prescription drug coverage


### Original Medicare



**Part D**  
Prescription Drug Coverage

For prescription drug coverage, you must join a Medicare Prescription Drug Plan with a monthly premium.

### Medicare Advantage



Most Medicare Advantage plans include prescription drug coverage for no additional cost.