

# What you need to decide

Your biggest decision, and the one to make first, is whether you want Original Medicare (Part A and Part B) or Medicare Advantage (Part C). They cover the same basic services, but they work differently. Your choice depends on what you need. This guide will help you understand what you're choosing.



Once you decide, you'll have other choices to make. If you choose Medicare Advantage, you'll have to pick a specific plan from a particular company. If you choose Original Medicare, you'll have more choices. You'll need to choose from several companies and plans if you want to buy a Medicare supplement policy or stand-alone drug plan.

## Medicare Choices

### Step 1

Enroll in Original Medicare when you become eligible.

**ORIGINAL MEDICARE**

 **PART A** +  **PART B**

Covers hospital stays      Covers doctor and outpatient visits

**Government-provided**


### Step 2

If you need more coverage, you have choices.

#### Option 1

Keep Original Medicare and add:

**MEDICARE SUPPLEMENT INSURANCE**




Covers some or all of the costs not covered by Parts A & B

**Offered by private companies**

**and/or**

**MEDICARE PART D**



Covers prescription drugs

**Offered by private companies**

or

#### Option 2

**MEDICARE ADVANTAGE (PART C)**

 Combines Parts A & B

 Additional benefits

 Most plans cover prescription drugs

**Offered by private companies**