








Differences Between Original Medicare and Medicare Advantage

	Original Medicare	Medicare Advantage
Hospital insurance		
Medical coverage		
Prescription drug coverage	Can purchase separately	
Dental, vision, hearing coverage	Can purchase separately	Depends on plan
Use any doctor who accepts Medicare		Network depends on plan
Prior authorization	For certain services	Depends on plan
Medigap		Not eligible for Medigap

Additional information

- Original Medicare includes Parts A (hospital insurance) and B (medical insurance)
- Need to enroll in both Medicare Parts A and B to enroll in Medicare Advantage
- Medicare Advantage plans are private health insurance plans that are approved by Medicare
- Medicare Advantage plans may provide additional benefits such as vision, dental, and prescription drug coverage
- There is a limited period of time to switch between Original Medicare and Medicare Advantage after initial enrollment
- Medigap is a supplemental program that can help cover what Original Medicare paid partially for
- Original Medicare enrollment is required to have a Medigap policy
- Medicare Advantage enrollment can affect future enrollment and cost for Medigap

Medicare Resources

Contact for assistance:

NY SHIP/HIICAP office: (800) 701-0501

<https://aging.ny.gov>

Medicare: 1-800-MEDICARE

<https://www.medicare.gov/>

*Medicare
information is
subject to
change*



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