



Comparing coverage to choose a medical plan

2019

Medicare Advantage (with prescription drug coverage)

Medicare Supplement + Medicare Prescription Drug Plan (Part D)

Copayments/
Coinsurance/
Deductibles

Varies by plan

Varies by plan

Health Care
Provider

Varies by plan; some restrictions
or network pricing for certain
providers may apply

See any provider that
accepts Medicare patients

Prescription
Drug Coverage

Yes (often included or available
via enrollment in a stand-alone
Medicare Prescription Drug Plan)

Yes (via enrollment in a
stand-alone Medicare
Prescription Drug Plan)

Other
Considerations

- Can be a good value — may be less expensive than Medicare Supplement Plans
- Plans can change every year
- Some plans have extra benefits available
- Medical underwriting not required

- Generally a good value if you need frequent medical care
- Plans are standardized
- Covers Medicare services only
- Medical underwriting may be required