

Comparing Medicare Options

Priorities	Original Medicare Only	Original Medicare with Medigap	Medicare Advantage
Multiple CF Care Centers	✓	✓	⊖ Check provider network
Out-of-State CF Care Center	✓	✓	⊖ Check provider network
One or More Hospitalizations Per Year	⊖ Pay deductible and out-of-pocket costs	✓ Covers additional costs (additional premium)	⊖ High out-of-pocket maximum (Parts A and B)
Four or More Clinic Visits Per Year	⊖ Pay 20 percent coinsurance	✓ Covers additional costs (additional premium)	⊖ High out-of-pocket maximum (Parts A and B)
Transplant Services	⊗ Pay deductible and out-of-pocket costs (Parts A and B)	✓ Covers additional costs (additional premium)	⊖ High out-of-pocket maximum (Parts A and B)
Dual Eligible or State Program Available	✓ Limited out-of-pocket expenses	✓ Limited out-of-pocket expenses	✓ Limited out-of-pocket expenses
Employer-Sponsored Coverage	✓ Depends on employer plan and coordination of benefits	⊖ Medigap not needed	✓ Depends on employer plan and coordination of benefits
Home Health Care	⊗ Pay administration fees plus 20 percent coinsurance for Durable Medical Equipment (DME) and medical supplies needed in the home	⊗ Administration fee not covered	✓ Some plans may provide better coverage
Enteral Feeding	⊗ Not always covered	⊗ Does not cover what Medicare does not cover	✓ Some plans may provide better coverage
Dornase alfa (Pulmozyme®) Twice Per Day	⊗ Not covered	⊗ Does not cover what Medicare does not cover	✓ Some plans may provide better coverage
Compounded Medications	⊗ Not covered by Part D (off-label)	⊗ Does not cover what Medicare does not cover	✓ Some plans may provide better coverage (under DME)
CF-Related Diabetes (CFRD)	⊗ Insulin may be covered but costly; poor coverage for supplies	⊗ Insulin may be covered but costly; poor coverage for supplies	✓ Some plans may provide better coverage
Durable Medical Equipment	⊗ Pay 20 percent coinsurance	✓ Covers additional costs (additional premium)	✓ Some plans may provide better coverage