

# Original Medicare Versus Medicare Advantage

People may choose Original Medicare or Medicare Advantage, but not both.

Original Medicare	Medicare Advantage Plan (Part C)
Administered by the federal government through CMS	Administered by private insurers or health systems under contract with CMS
Includes hospital coverage (Part A) and medical coverage (Part B)	Includes hospital coverage (Part A), medical coverage (Part B), and often drug coverage (Part D)
Allows for choice of any provider who accepts Medicare	Often restricted to in-network providers; may not include CF care center, other specialists, or transplant centers
Can be supplemented with optional drug plan (Part D) and/or Medigap plan	Often includes prescription drug coverage and coverage for some additional services
Has separate premiums, deductibles, and coinsurance for each part of Medicare (A, B, and D)	May include a monthly premium in addition to Part B premium
Has no out-of-pocket maximum	Has individual out-of-pocket maximum for Part A and B coverage. Part D costs do not count toward out-of-pocket maximum

## ▶ HELP AND MORE INFORMATION

Connect with *Compass*. CF Foundation *Compass* case managers can help with many questions related to Medicare for people with CF. Call 844-COMPASS (844-266-7277) or email [compass@cff.org](mailto:compass@cff.org).



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