

## Pros and Cons of Medicare Plans

	Pros	Cons
Original Medicare with Part D	<ul style="list-style-type: none"> <li>• Enrollees can see any provider that accepts Medicare.</li> </ul>	<ul style="list-style-type: none"> <li>• Without Medigap, there is no out-of-pocket limit for Parts A and B.</li> <li>• Patient costs for Parts A, B, and D can be significant.</li> <li>• Some CF services and medications have limited or no coverage.</li> </ul>
Original Medicare with Part D and Medigap	<ul style="list-style-type: none"> <li>• Depending on the Medigap plan, Medicare Parts A and B deductibles, coinsurance, and copays are covered in full.</li> <li>• Patient costs for Part A and Part B are lower.</li> </ul>	<ul style="list-style-type: none"> <li>• Medigap covers only what Original Medicare covers, so some CF services and medications have limited or no coverage.</li> <li>• The total cost of premiums for Parts A, B, and D and Medigap could be higher than for Medicare Advantage.</li> <li>• Medigap does not help pay Part D drug costs, so they can still be significant.</li> </ul>
Medicare Advantage	<ul style="list-style-type: none"> <li>• Must cover the same services and medication that Medicare covers, and many plans include additional coverage.</li> <li>• Monthly premium is low and some plans have no monthly premium.</li> <li>• Most include drug coverage.</li> <li>• Many offer extra benefits, such as dental, vision, hearing, expanded home care, more hospital days, and wellness programs.</li> <li>• Part B medication costs (if applicable) count toward the annual out-of-pocket maximum.</li> </ul>	<ul style="list-style-type: none"> <li>• Providers are often limited to in-network, which can be a problem if someone goes to more than one CF care center, an out-of-state CF care center, or a transplant center.</li> <li>• Until the annual out-of-pocket maximum is met, there is cost-sharing responsibility.</li> <li>• Covered prescription drug costs do not count toward out-of-pocket maximum.</li> </ul>