



Medicare 2025 Comparison

Category	Original Medicare (A & B)	Medicare Advantage (Part C)	Medigap (Supplement)
Coverage	Nationwide – covers only what Medicare approves	Local or regional network	Nationwide
Doctors	Any doctor or hospital that accepts Medicare	Out-of-network not covered or may cost more	Any doctor or hospital (that accepts Medicare)
Referrals	No referrals required	HMO requires referrals, PPO usually does not	No referrals needed
Medical Underwriting	Not applicable	All conditions accepted, including ESRD	No underwriting if applied during initial enrollment
Copays / Coinsurance	Pay Part B deductible (\$257 in 2025), then 20% coinsurance	Fixed copays for visits and services	No copays on most plans (except K, L, N)
Premiums	Part B premium (\$185/month in 2025)	Typically lower; some \$0 premium options	Higher, fixed monthly premium
Prescription Drugs	Not included – must add Part D separately	Often included in the plan	Not included – must add Part D separately
Max Out-of-Pocket	No limit	Annual cap (varies by plan)	No cap (except limited plans K, L)