

DECISION GUIDE · 2026

Medicare Advantage vs. Original Medicare

The 2026 side-by-side comparison to help you choose

1 Original Medicare (Parts A + B)

Government-run. See any doctor or hospital that accepts Medicare — no network restrictions. You pay Part B premium (\$202.90/mo in 2026), deductibles, and 20% coinsurance with no annual cap on out-of-pocket costs. Most people add Medigap (supplemental insurance) to cover the gaps, plus Part D for prescriptions.

Pros: maximum flexibility, any provider, nationwide coverage. Cons: no out-of-pocket cap without Medigap, Medigap premiums can be expensive.

DR. ED'S TIP: Original Medicare + Medigap + Part D gives you the most comprehensive coverage with the most freedom. But it's also the most expensive upfront. If you travel a lot or want to see specialists without referrals, this is usually the better choice.

2 Medicare Advantage (Part C)

Private insurance plans that replace Original Medicare. Must use in-network providers (HMO/PPO). Often include prescription drugs, dental, vision, hearing, and fitness benefits. Many have \$0 premiums beyond your Part B premium. All have annual out-of-pocket caps (average ~\$8,000 in 2026).

Pros: lower upfront costs, extra benefits, out-of-pocket cap. Cons: network restrictions, prior authorizations, may not work well if you travel or see many specialists.

DR. ED'S TIP: Medicare Advantage can be an excellent choice if you're healthy, live in one area, and want low premiums with extra benefits. But read the fine print on networks and prior authorizations. For a free plan comparison: call (352) 841-0632.

3 How to Decide: 5 Questions to Ask Yourself

1) Do my current doctors accept the plan's network? 2) Do I travel or spend winters in another state? (Original Medicare works nationwide; Advantage may not) 3) Can I afford Medigap premiums? 4) Do I need dental, vision, and hearing coverage? 5) How much can I afford if I get seriously ill? (Check the plan's max out-of-pocket)

There's no universally 'better' option. It depends entirely on YOUR health, YOUR doctors, YOUR budget, and YOUR lifestyle. The right answer for your neighbor may be wrong for you.

DR. ED'S TIP: Don't choose based on premium alone. A \$0-premium Advantage plan can cost MORE than Original Medicare + Medigap if you get sick and hit high copays and coinsurance. Compare TOTAL ANNUAL COST for your situation.

4 When You Can Switch

Initial Enrollment: 7-month window around your 65th birthday. Annual Enrollment Period (AEP): October 15 – December 7 each year. Open Enrollment Period (OEP): January 1 – March 31 (Advantage to Advantage, or Advantage to Original). Special Enrollment Periods: triggered by specific life events (moving, losing employer coverage, etc.).

IMPORTANT: Medigap guaranteed issue is only during your first 6 months of Part B enrollment. If you start on Advantage and later switch to Original, you may not be able to get Medigap at standard rates.

DR. ED'S TIP: The biggest mistake people make: starting with Advantage because it's cheaper, then wanting to switch to Original later but being unable to get affordable Medigap. Understand this BEFORE you choose.

Free Medicare Plan Comparison

Call (352) 841-0632 — tell them Dr. Ed sent you. A licensed expert will compare plans for YOUR situation. 100% free.