

Thinking About Switching from Medicare Advantage to Original Medicare? Here's What You Need to Know

What's the Difference Between Medicare Advantage (MA) and Original Medicare? Medicare Advantage (MA) is a private insurance option that bundles Medicare benefits, including hospital, physician services, and drug coverage, into one plan. MA plans often have lower premiums and extra benefits but may limit physician networks, restrict treatment options, and have high out-of-pocket costs. Original Medicare, on the other hand, is accepted by nearly all doctors and hospitals. Beneficiaries often purchase a private supplemental plan (Medigap) to cover the 20% co-insurance for clinician and outpatient services, including retina specialist treatments.

Key insurance terms to know:

- **Deductible:** the amount of money an insurance beneficiary must pay before the insurer begins to pay for covered services.
- **Premium:** the monthly fee the beneficiary pays to receive insurance coverage.
- **Co-pay:** a set fee the beneficiary pays for receiving medical services.
- **Co-insurance:** a percentage of the cost of medical services a beneficiary must pay after meeting the deductible.
- **Supplemental Insurance/Medigap:** additional insurance for Original Medicare beneficiaries to cover the cost of co-insurance.
- **Out-of-pocket maximum:** a limit on the dollar amount a beneficiary pays in a year before the insurer pays for 100% of services.

Both MA and Original Medicare have premiums, deductibles and co-insurance. The 2025 Original Medicare premium is \$185/month, but can vary by income, and the deductible is \$257 for medical services. MA premiums and deductibles vary. MA plans have co-pays and an out-of-pocket maximum, while Original Medicare does not. Co-insurance is generally 20% of the cost of care.

Why Might I Want to Switch from MA to Original Medicare? Patients with chronic retinal disease or other high-cost medical needs may struggle with MA's high co-insurance or insurer-imposed treatment restrictions. Switching to Original Medicare with Medigap may mean higher monthly premiums but can provide more predictable costs, lower out-of-pocket expenses, and fewer restrictions on treatment.

When Can I Switch? Your opportunity to switch is time-sensitive. Changes can be made during:

- Medicare Open Enrollment: October 15 – December 7
- MA Open Enrollment: January 1 – March 31
- First-Year MA Enrollment Exception: Beneficiaries in their first year of MA enrollment may switch back to Original Medicare outside these periods.

What Factors Should I Consider? Before making a switch, research your options thoroughly:

- **Medigap Policies:** Coverage and costs vary by location and health status. Visit [Medicare.gov](https://www.medicare.gov) for details.
- **Estimated Costs:** Ask your retina specialist and other physicians about their service costs under each plan.
- **Drug Coverage:** You may need to purchase a separate Part D drug plan if switching to Original Medicare.

Understanding these factors will help you make an informed decision that best fits your healthcare needs and financial situation.

Need more info? Connect with your State Health Insurance Assistance Program at shiphelp.org or visit <https://www.asrs.org/patients/medicare-basics>