

# Out-Of-Pocket Costs Protections in Medicare Advantage

Fact Sheet June 2018

## Medicare Advantage Covers Medical Care And Drugs, and Often Extra Benefits Compared To FFS Medicare

	2018 Plan Year	Coverage	Monthly Premium	Cost Sharing*
FFS Medicare	Part A	Hospital Services	Typically \$0, or up to \$413 based on income	Deductible: \$1,316/year Copoly/Coinsurance: Varies No out-of-pocket limits
	Part B	Physician Services	Typically \$109, or \$134+ based on income	Deductible: \$189/year Coinsurance: Typically 20% No out-of-pocket limits
	Supplemental Coverage	Helps pay out-of-pocket costs in FFS Medicare	Varies	Examples of supplemental coverage include Medigap and coverage from a former employer
MA	Part C	Hospital Services, Physician Services, and Other Supplemental Benefits. Most plans offer Part D Medications	\$30 on average  94% of beneficiaries have access to a zero-premium plan	Deductible & Coinsurance limited to Total Cost Sharing: \$6,700/year***
Drugs	Part D	Medications from a Pharmacy	\$33.50 on average	Deductible: Limited to \$405 Coinsurance: 25% for up to \$5,100 in total drug costs**

FFS: Fee-for-Service; MA: Medicare Advantage; OOP: Out-of-Pocket Note: A beneficiary enrolled in Part A and/or B through the federal government is covered under FFS. OOP Costs are based on 2018 data from CMS. \*Includes deductibles, copayments/coinsurance. \*\*Before the coverage gap; in 2019, beneficiaries will pay 25% coinsurance until they reach the catastrophic/OOP threshold (estimated beneficiary drug spend only, excludes rebates).

\*\*\*CMS recommends no more than \$3,400