Medicare Advantage vs. Medicare Supplement

Professional Plan Comparison Worksheet



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Plan Comparison Worksheet

Category	Medicare Advantage	Medicare Supplement + Part D
Monthly Premium		
Annual Deductible		
Maximum Out-of-Pocket		
Primary Care		
Specialist		
Hospital Coverage		
Prescription Coverage		
Doctor Network		
Out-of-Network Benefits		
Referral Requirement		
Dental / Vision / Hearing		
Travel Coverage		
Underwriting Required		
Estimated Annual Cost		

Sample Comparison Scenario

Category	Medicare Advantage (Sample)	Supplement G + Part D (Sample)
Monthly Premium	$0 plan premium (Part B still applies)	$140 Supplement + $30 Drug Plan
Annual Deductible	$0 medical deductible	$240 Part B deductible
Maximum Out-of-Pocket	$5,900 in-network cap	No medical max; predictable exposure
Primary Care	$0	$0 after deductible
Specialist	$40 per visit	$0 after deductible
Hospital Coverage	$350 per day first 5 days	$0 after deductible
Prescription Coverage	Tiered copays $5–$95	Separate Part D tiered copays
Doctor Network	Network-based (HMO/PPO)	Nationwide access
Out-of-Network Benefits	Limited or none (HMO)	Any provider accepting Medicare
Referral Requirement	Often required	No referrals required
Dental / Vision / Hearing	Often included	Standalone coverage optional
Travel Coverage	Limited outside service area	Nationwide portability
Underwriting Required	No health questions to enroll	No underwriting during open enrollment
Estimated Annual Cost	$3,000–$6,000 depending on usage	$2,000–$3,000 more predictable

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