



# 2027 Medicare Options at a Glance

Two roads, side by side. This sheet explains how the options are built. It does not recommend a plan.

## Start here: Original Medicare

Original Medicare = Part A (hospital) + Part B (medical). From there, you choose one of two roads.

### Option 1: Original Medicare + Medigap + Part D

- Keep Original Medicare (Parts A and B).
- Add a Medicare Supplement (Medigap) policy from a private company. It helps pay some of the costs Original Medicare leaves.
- Add a Part D plan from a private company for prescription drugs.
- See any doctor or hospital in the U.S. that accepts Medicare.
- Original Medicare and Medigap: no provider network. Part D plans have pharmacy networks.

### Option 2: Medicare Advantage (Part C)

- One private plan that bundles Part A, Part B and usually Part D.
- HMO: you usually use the plan's network of doctors and a primary care doctor. Other plan types, such as PPOs, have their own rules, so check each plan.
- A yearly limit on your out-of-pocket costs for Part A and Part B services.
- Some plans include extra benefits such as dental, vision, hearing and fitness. Benefits vary by plan and county.
- You cannot use a Medigap policy with a Medicare Advantage plan.

## Key dates

- Initial Enrollment Period: 7 months, starting 3 months before the month you turn 65.
- Annual Enrollment Period: October 15 to December 7 each year.
- General Enrollment Period: January 1 to March 31 each year, if you missed your first window.

## Costs

Dollar amounts for 2027, such as the Part B premium, the deductibles and the Part D limit, change each year. CMS publishes the Part A and Part B amounts each fall and the Part D deductible and out-of-pocket limit each spring. Find the official figures at [Medicare.gov](https://www.Medicare.gov).

We do not offer every plan available in your area. Currently we represent 15 organizations which offer 114 products in your area. Please contact [Medicare.gov](https://www.Medicare.gov) or 1-800-MEDICARE to get information on all of your options. Counts shown are for San Diego County, 2027. Organizations and plans vary by county and state; we are licensed in additional states, so ask us for the count where you live. For life, dental and other non-Medicare coverage we work with additional carriers not included in these numbers.

1-800-MEDICARE (TTY 1-877-486-2048) is available 24 hours a day, 7 days a week.

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Sources: [Medicare.gov](https://www.Medicare.gov): How does Medicare work? · [Medicare.gov](https://www.Medicare.gov): How Medigap works

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