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.

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 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: How does Medicare work? · Medicare.gov: How Medigap works