

# Compare the Costs for 2 Medicare Plan Options

## Below is an example Medicare plan cost comparison

for 2 hypothetical plans available for an individual in the northeastern US using the [Medicare Plan Finder tool](#).<sup>\*</sup> This individual receives a \$2,000 injection administered by a specialist doctor each month.

**Note:** Keep in mind, this is a sample comparison. Each plan is different, and their details can vary widely. Check with individual plans directly for more specific cost information to help you make an informed decision.

Plan name	Original Medicare with Medigap Plan N <sup>1</sup>	Medicare Advantage: Aetna Medicare Eagle (PPO) <sup>2</sup>
<b>Monthly premium</b>	\$185 (Part B premium) + \$260 (Medigap premium) = \$445	\$185 (Part B premium) + \$0 (Medicare Advantage premium) = \$185
<b>Deductible</b>	Part A deductible: \$0 Part B deductible: \$257	\$0
<b>Out-of-pocket maximum</b>	Not applicable	In-network: \$8,900 Out-of-network: \$14,000
<b>Coinsurance</b>	Original Medicare with Medigap Plan N covers all costs, other than copays, after meeting the above deductible.	For Part B drugs other than insulin: up to 20% coinsurance (in-network) or 50% coinsurance (out-of-network) <b>Note: Advanced plan approval is required.</b> Coinsurance for hospital visits, diagnostic tests, and other services vary. If the individual receives their monthly injection from a specialist who is in-network, their monthly injection cost would be \$400.
<b>Copay</b>	Up to \$20 per office visit Up to \$50 per emergency room visit unless it is covered by Part A (then it is \$0).	Primary doctor visit: \$0 (in-network) or \$25 (out-of-network) Specialist visit: up to \$35 (in-network) or \$55 (out-of-network) <b>Note:</b> Copays for hospital visits, diagnostic tests, and other services vary.
<b>Yearly overall cost based on considerations listed above<sup>†</sup></b>	<b>\$5,837</b> (\$445 in premiums x 12 months) + \$257 deductible + (\$20 copay x 12 months)	<b>\$7,440</b> (\$185 premium x 12 months) + (\$400 in injection costs x 12 months) + (\$35 copay x 12 months)
<b>Is Part D prescription drug coverage included?</b> If applicable, add your prescription drug costs here.	<b>No</b> (Must purchase separately)	<b>No</b> (Must purchase separately)
<b>Extra benefits</b>	<b>Foreign travel emergency</b> (To learn more about extra benefits, call the plan directly.)	<b>Hearing, dental, and vision</b> <b>Note:</b> Copays and coinsurance vary for each service, and plan limits apply. (To learn more about extra benefits, call the plan directly.)

Use the chart on the next page to fill in your own plan details! ➡

### ➤ Definitions that are important to know<sup>3</sup>:

- **Premium:** the amount you pay to a health plan every month for providing insurance
- **Deductible:** the amount you must pay to your health plan before the health plan begins paying for services
- **Out-of-pocket maximum:** the limit on what you pay in copays, deductibles, and coinsurance based on your health plan
- **Coinsurance:** a percentage that you pay for each service or prescription
- **Copay:** a set dollar amount you pay for a service or prescription

<sup>\*</sup>The Medicare Plan Finder is a tool from the Centers for Medicare & Medicaid Services (CMS) that allows you to look up Part B cost information in plan descriptions, but individual drug coverage can vary by plan. This tool does not show coverage status for individual Part B drugs. Contact each plan directly for specific details.

<sup>†</sup>Yearly cost estimates are for illustrative purposes only. Actual costs may vary based on the types of health services you receive and how often you receive care.

**References:** 1. Centers for Medicare & Medicaid Services. Supplement Insurance (Medigap) Plan N details. Medicare.gov. Accessed July 17, 2025. [https://www.medicare.gov/medigap-supplemental-insurance-plans/#/m/plan-details/MEDIGAP\\_PLAN\\_TYPE\\_N?fips=36047&zip=11238&year=2025&lang=en](https://www.medicare.gov/medigap-supplemental-insurance-plans/#/m/plan-details/MEDIGAP_PLAN_TYPE_N?fips=36047&zip=11238&year=2025&lang=en) 2. Centers for Medicare & Medicaid Services. Aetna Medicare Eagle (PPO). Medicare.gov. Accessed July 17, 2025. [https://www.medicare.gov/plan-compare/#/plan-details/2025-H5521-320-0?fips=36047&plan\\_type=PLAN\\_TYPE\\_MAPD&zip=11238&year=2025&lang=en](https://www.medicare.gov/plan-compare/#/plan-details/2025-H5521-320-0?fips=36047&plan_type=PLAN_TYPE_MAPD&zip=11238&year=2025&lang=en) 3. Academy of Managed Care Pharmacy. Glossary of managed care terms. Accessed July 17, 2025. [https://www.amcpfoundation.org/sites/default/files/2024-04/AMCP-Fundamentals-of-Managed-Care-Glossary\\_web.pdf](https://www.amcpfoundation.org/sites/default/files/2024-04/AMCP-Fundamentals-of-Managed-Care-Glossary_web.pdf)

# Fill in Your Own Medicare Plan Cost Comparison Worksheet

Using the [Medicare Plan Finder tool](#), plug in your zip code and take notes below to compare Original Medicare with Medigap and Medicare Advantage plans available in your area\*:

Plan name			
Monthly premium			
Deductible			
Out-of-pocket maximum			
Coinsurance			
Copay			
Yearly overall cost based on considerations listed above			
Is Part D prescription drug coverage included? If applicable, add your prescription drug costs here.			
Extra benefits			

Learn more about your Medicare options at [medicareinfofocus.com](https://www.medicareinfofocus.com).

\*The Medicare Plan Finder allows you to look up Part B cost information in plan descriptions, but individual drug coverage can vary by plan. This tool does not show coverage status for individual Part B drugs. Contact each plan directly for specific details.

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