

# The Medicare Choice Tool



## How to Use This Tool

This tool will help you compare your different Medicare options and help you choose the option(s) that may potentially minimize your out-of-pocket costs. This tool only helps you understand costs and does not include whether a plan covers providers that you see or facilities that you go to. Keep in mind this tool does not include Medicare Part D prescription drug coverage. The results will be based on the values you enter, and certain pre-populated values are specific to 2026. For information about Medicare, visit [TriageCancer.org/Medicare](https://TriageCancer.org/Medicare).

**You can use this tool to figure out what your total costs will be for treatment that you receive covered by Medicare Part B whether you have Original Medicare or a Medicare Part C Advantage Plan.**

The information in this tool is current as of November 2025 and is being updated annually based on information published by Centers for Medicare & Medicaid Services (CMS).

**Yellow boxes**

**are for you to enter your costs**

**Green boxes**

**are protected and cannot be changed but will update as you enter in your information**

**Click Here to Get Started**

## Disclaimer

The Medicare Choice Tool is intended to provide general information on the topics presented. This tool is an adaptation of Triage Cancer's Medicare Options Comparison Worksheet and is modified in partnership with Triage Cancer to be more user-friendly. There may be situations that fall outside of this tool. The Medicare Choice Tool is provided with the understanding that neither Triage Cancer nor Daiichi Sankyo is engaged in rendering any legal, medical, or professional services by its publication or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.

# Medicare Overview

Medicare is a government-funded and run health insurance program. To be eligible for Medicare, you must: be 65+ years old; have collected Social Security Disability Insurance (SSDI) more than 24 months; or have been diagnosed with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). Medicare coverage is broken down into 4 parts:

- **Part A: Hospital Insurance.** Includes hospital care, skilled nursing facilities, nursing homes, hospice & home health.
- **Part B: Medical Insurance.** Includes outpatient services, preventive care, labs, mental health care, ambulances, & durable medical equipment.
- **Part D: Prescription Drug Coverage.** You have different plans to choose from depending on where you live, with different premiums and formularies.
- **Part C: Advantage plans.** Part C is an alternative to Parts A&B and includes the benefits and services covered under Parts A&B and usually Part D. You can select a PPO or HMO plan that is run by a Medicare-approved private insurance company. If you buy a Part C plan, you are not eligible to buy a Medigap plan.
  - A Medigap plan is a supplemental insurance plan that will help pay for your deductibles, co-payments, and cost share amounts. Typically, plans are labeled as A through N, and each plan with the same letter must offer the same basic benefits. The premiums and deductibles vary with each plan. If you have chosen original Medicare (Parts A&B), there is a 20% cost share amount, so a Medigap plan can help pay for that expense.

For more information about Medigap, visit [TriageCancer.org/QuickGuide-Medigap](https://triagecancer.org/QuickGuide-Medigap)

## Lane 1: Original Medicare



Part A  
Hospital Insurance



Part B  
Medical Insurance

Do you want an Rx plan (Part D)?



Part D

Medicare Prescription Drug Coverage

Do you want a Medigap plan?



Medigap

Medicare Supplement Insurance

Rx, prescription.

**Reference:** Quick guide to Medigap plans. Triage Cancer. Accessed November 24, 2025. <https://triagecancer.org/quick-guides/medigap>

## Lane 2: Medicare Advantage (Part C)



Part A  
Hospital Insurance



Part B  
Medical Insurance

Do you need an Rx plan (Part D)?



Part D

Medicare Prescription Drug Coverage

# Medicare Overview (Cont'd)

## Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium has been based on his or her income.

2026 Part B Monthly Premiums by Income Level*			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjusted Amount:	Total Monthly Premium Amount:
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$202.90
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90

\*This table covers 2026 Part B total premium for high-income beneficiaries with full Part B coverage only. Depending on the beneficiaries coverage and tax filing, the monthly premium amounts may differ.

**Reference:** 2026 Medicare Parts A & B premiums and deductibles. Centers for Medicare & Medicaid Services. November 14, 2025. Accessed November 24, 2025. <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles>

# Medicare Supplemental (Medigap) Worksheet



[Visit the Medigap Plan Finder](#)

	Medigap Option 1	Medigap Option 2
Insurance Company Name		
Plan Name		
Insurance Company Contact Name		
Insurance Company Contact Phone Number		
Insurance Company Contact Email Address		
Plan Type (e.g., A-N)		
Does the Plan Cover the Part B Cost Share? (Y/N)		
Am I in a Medigap Guaranteed Issue Period? (Y/N)		

Note: Remember that Medigap plans do not help with costs for prescription drugs covered under Part D.

## Annual Cost: Part B + Medigap<sup>1,2</sup>

Medigap Plan (select from dropdown list)				
Monthly Part B Premium <sup>1</sup> (select from dropdown list)		Annually		Annually
Part B Deductible	\$283.00	\$283.00 Annually	\$283.00	\$283.00 Annually
Medigap Plan Monthly Premium		Annually		Annually
Medigap Plan Deductible (only applies if choosing a high deductible plan G)		Annually		Annually
Medigap Plan Out-of-Pocket Maximum (only applies to plan K)		Annually		Annually
Medigap Plan Out-of-Pocket Maximum (only applies to plan L)		Annually		Annually
Annual Costs				

Note: To avoid excess charges, check with your doctor to make sure they take Medicare. Medigap plans sold to people who are new to Medicare on or after January 1, 2020 are not allowed to cover the Part B deductible. Because of this, Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. Those who have Plans C or F can keep it moving forward.<sup>2</sup>

**References:** 1. 2026 Medicare Parts A & B premiums and deductibles. Centers for Medicare & Medicaid Services. November 14, 2025. Accessed November 24, 2025. <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles> 2. Compare Medigap plan benefits. Medicare.gov. Accessed November 24, 2025. <https://www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits>

# Medicare Advantage (Part C) Worksheet

	Part C Option 1	Part C Option 2
Plan Type		
Insurance Company Name		
Plan Name		
Is my Primary Care Provider in the Plan's network? (Y/N)		
Are my hospitals and specialists (oncologist, surgeon, etc.) in the plan's network? (Y/N)		
Does this plan include prescription drug coverage? (Y/N)		
Are the prescription drugs I take covered by the plan? (Y/N)		

## Annual Cost: Medicare Advantage Plan (Part C)

	Part C Option 1	Part C Option 2
Monthly Part B Premium	Annually	Annually
Monthly Part C Premium	Annually	Annually
Part C Medical Deductible	Annually	Annually
Part C out of pocket maximum (maximum cannot exceed \$9,250.00; for in-network, covered services)	Annually	Annually
Does the plan have out of network coverage?		
What is the percentage? (for out-of-network care)		
Total annual costs (assuming you reach the OOP max; not including any out-of-network care or prescription drug costs covered under Part D)		

**Reference:** Final contract year (CY) 2026 standards for Part C benefits, bid review, and evaluation. Centers for Medicare & Medicaid Services. April 16, 2025. Accessed November 24, 2025. <https://mabenefitsmailbox.lmi.org/MABenefitsMailbox/S3Browser/GetFile?path=Final%20CY%202026%20Part%20C%20Bid%20Review%20Memorandum%20and%20Appendix-4-15-25.pdf>

# Understanding the Math

## Understanding Your Math

### Option 1

### Option 2

<b>This is the most you will pay with Original Medicare + Medigap for services covered under Parts A and B</b>		
<b>This is the most you will pay with Part C for services covered under Parts A and B</b>		

Note: Assuming no late enrollment penalty.

## Meet Jimmy: Understanding Jimmy's Math<sup>1,2</sup>

Part B of Medicare has a 20% co-insurance amount. Many IV chemotherapies are covered under Medicare Part B, which can lead to high out-of-pocket costs. Buying a Medigap plan that pays for Part B's 20% co-insurance can lower out-of-pocket costs. This example shows how: Jimmy is almost 65 and is about to begin 1 year of chemotherapy, which will cost \$10,000 a month. The three boxes below show what his costs would be just for his chemotherapy, if he had just Parts A & B (i.e., Original Medicare); Original Medicare plus a Medigap Plan G, and a Medicare Advantage plan. Note: the costs for Medigap G and Medicare Advantage plans are estimated here for this example.

Original Medicare	Original Medicare + Medigap Plan G	Medicare Advantage (MA)
<p>Part B monthly premium = \$202.90 per month x 12 = \$2,434.80</p> <p>+</p> <p>Part B deductible = \$283</p> <p>+</p> <p>Part B co-insurance (just for chemo) = (\$10,000 x 20% = \$2,000) x 12 months = \$24,000</p> <p>=</p> <p><b>TOTAL = \$26,717.80</b></p>	<p>Part B monthly premium = \$202.90 per month x 12 = \$2,434.80</p> <p>+</p> <p>Part B deductible = \$283</p> <p>+</p> <p>Part B co-insurance (just for chemo) = \$0 (paid for by Medigap plan)</p> <p>+</p> <p>Medigap plan G monthly premium = \$300 x 12 months = \$3,600</p> <p>=</p> <p><b>TOTAL = \$6,317.80</b></p>	<p>Part B monthly premium = \$202.90 per month x 12 = \$2,434.80</p> <p>+</p> <p>Medicare Advantage monthly premium = \$0 per month x 12 = \$0</p> <p>+</p> <p>Co-insurance (just for chemo) = (\$10,000 x 20% = \$2,000) x 12 months = \$24,000 (but only has to pay up to out-of-pocket maximum of \$9,250)</p> <p>=</p> <p><b>TOTAL = \$11,774.80</b></p>

Note: Total costs do not include non-covered or out of network services or prescription drugs covered under Part D.

**References:** 1. Compare Medigap plan benefits. Medicare.gov. Accessed November 24, 2025. <https://www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits> 2. Final contract year (CY) 2026 standards for Part C benefits, bid review, and evaluation. Centers for Medicare & Medicaid Services. April 16, 2025. Accessed November 24, 2025. <https://mabenefitsmailbox.lmi.org/MABenefitsMailbox/S3Browser/GetFile?path=Final%20CY%202026%20Part%20C%20Bid%20Review%20Memorandum%20and%20Appendix-4-15-25.pdf>

# Additional Resources

Below you will find additional resources to help you further explore your Medicare options.

► [Medicare Plan Finder](#)

► [Original Medicare and Medicare Advantage Comparison](#)

► [Medigap Plan Finder](#)

► [Medicare's Website, which lists Part A & B costs](#)



It is important to consider your Medicare choices and understand the timing related to those choices. For more information about timing, visit [TriageCancer.org/QuickGuide-MedicareEnrollment](http://TriageCancer.org/QuickGuide-MedicareEnrollment)



People with Medicare can also contact their local State Health Insurance Assistance Program (SHIP) at [shiphelp.org](http://shiphelp.org) or call 1-877-839-2675 to get free personalized health insurance counseling.