

An Alternative Look at BCBSM's Slide

BCBSM Medigap vs. BCBSM Medicare Advantage

Oakland
County
Example

Medigap BCBSM Medigap Legacy Plan C	
Medicare Part B	\$99.90 /month
Legacy Plan C Premium	\$122.86/month
Part D (Prescription) Premium	Avg. \$41.50 Min. \$15 – Max. \$115.70
Prescription Co-Pays / Deductibles	?
Deductible	\$0 ²
Part A & B Co-pays	\$0 ²
Preventative Dental Services	\$35/month (Est.)
Routine Vision	\$20/month (Est.)
Monthly total	\$ 319 + Prescription co-pays
Yearly total	\$ 3,831 + Prescriptions

Medicare Advantage BCBSM Signagture PPO	
Medicare Part B	\$99.90 /month
BCBSM Signature PPO Premium	\$70.90/month
BCBSM Signature Part D (Prescription) Premium (required)	\$54.19/month
Prescription Co-Pays / Deductibles	? – Likely more because plan is not customized.
Deductible	\$500 for out-of-network services
Part A & B Co-pays	Up to \$6,100 each year
Preventative Dental Services	2 visits covered a year in network
Routine Vision	1 visit /year
Monthly total	\$ 225 + Part A & B Co-pays + Prescription Co-pays
Yearly total	\$ 2,670 - \$8,800 + Prescriptions

Medigap contains healthcare costs for seniors and individuals with disabilities, while offering the most healthcare choice and certainty.

¹ BCBSM references a \$112.40 plan in their slide. There is no plan in Michigan at that premium price (see Medicare.gov and in BCBSM's Evidence of Coverage). We assume BCBSM is referencing its PPO Signature product., which has a monthly premium of \$125/month and is being used above.

² Assumes all doctors accept Medicare assignment – almost all doctors do.