

Medicare Made Simple

The impact of choosing a Medicare type based on premiums alone

If you're in relatively good health, there's a common misconception that you'll pay the same for Medicare year after year. But that may not be the case for everyone. Depending on your Medicare type, an unexpected diagnosis could mean that you have to pay substantially more for out-of-pocket health care expenses than you originally budgeted for — especially if you're like the 44% of people that don't build health care costs and needs into their retirement plans.¹



Meet Sandra: Age: 72 | Medical conditions: Hypertension, controlled

Sandra thinks she's in great health for her age. She visits her primary care physician once a year and gets an annual mammogram screening. Based on health history, you can see why she opted for the Medicare type with the lowest premiums, Medicare Advantage HMO. But after her last mammogram screening, doctors detected breast cancer. **Take a look at how this unexpected diagnosis could impact Sandra's annual health care costs** based on the type of Medicare she chose.

	Original Medicare with Supplement Plan G		Medicare Advantage HMO		Medicare Advantage PPO	
	Pre-diagnosis	Post-diagnosis	Pre-diagnosis	Post-diagnosis	Pre-diagnosis	Post-diagnosis
Annual premiums <small>Premium includes Part B</small>	\$5,447	\$5,447	\$2,435	\$2,435	\$2,939	\$2,939
Deductible²	\$283	\$283	\$0	\$0	\$0	\$0
Mammogram	\$0	\$0	\$0	\$0	\$0	\$0
MRI	—	\$283 ²	—	\$200	—	\$300
1 primary physician visit	\$125	\$0	\$0	\$0	\$0	\$0
2 oncologist visits	—	\$0	—	\$60	—	\$60
4 radiologist visits	—	\$0	—	\$120	—	\$120
3 surgeon visits	—	\$0	—	\$90	—	\$90
1 night hospitalization	—	\$0	—	\$300	—	\$275
25 radiation therapy sessions	—	\$0	—	\$5,980 ³	—	\$6,705 ³
Annual total out-of-pocket	\$125	\$283	\$0	\$6,750 ⁴	\$0	\$7,550 ⁴
Annual total costs⁵ <small>*Deductible not included in total costs</small>	\$5,572	\$5,730	\$2,435	\$9,185	\$2,939	\$10,489

Situations like Sandra's are more common than you might think. That's why it's important to take all of life's what-ifs into consideration when comparing the different types of Medicare.

Additional information on next page.

Protective refers to Protective Life Insurance Company.



This material was developed by Protective in collaboration with 65 Incorporated, an industry leader in unbiased Medicare guidance. 65 Incorporated was co-founded by Diane J. Omdahl and Melinda A. Caughill. Diane is a registered nurse and one of the nation's foremost Medicare experts and Melinda is a noted Medicare speaker. 65 Incorporated helps consumers and financial professionals with Medicare information and individualized guidance.

To learn more, please visit 65incorporated.com.



Talk to your financial professional to discuss a plan to cover unexpected health care costs in the future.

¹ "Taking Control of Health Care in Retirement" RBC Wealth Management, August 2023.

² Met Part B deductible, then no costs for remainder of services during the year. 2026 Medicare Parts A & B Premiums and Deductibles, November 14, 2025.

³ Amounts do not reflect the actual cost of 25 radiation therapy sessions but rather the difference between the costs to date and the out-of-pocket limit.

⁴ Her out-of-pocket costs met the plan's maximum limit.

⁵ 65 Inc internal analysis of CSG Actuarial Data and the Medicare Plan Finder quoted December 2024. Not a comprehensive national average of all available Medicare Supplement Insurance plan premiums.

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