

Medicare Advantage Cost-Sharing Examples

This chart highlights examples of the cost-sharing structure of six Medicare Advantage (MA) plans for certain Medicare Part B covered services.

Benefit Category	Medicare	Plan 1 – HMO Florida	Plan 2 – HMO #1 Pennsylvania	Plan 3 – HMO #2 Pennsylvania	Plan 4 – HMO Texas	Plan 5 – HMO California	Plan 6 – HMO New York
Doctor Office Visits	20% coinsurance	\$0 copay at a primary care doctor's office \$20 copay at a specialist's office \$20 copay at an immediate care facility	\$10 copay for each primary care doctor visit \$50 copay for each in-area, network urgent care visit \$30 copay for each specialist visit	\$10 copay for each primary care doctor visit \$50 copay for each in-area, network urgent care visit \$25 copay for each specialist visit	\$5 copay for each primary care doctor visit \$25 copay for each in-area, network urgent care visit \$30 copay for each specialist visit	\$8 copay for each primary care doctor visit \$10 copay for each in area, network urgent care visit \$10 copay for each specialist visit	\$15 copay for each primary care doctor visit \$25 copay for each in-area, network urgent care visit \$25 copay for each specialist visit
Outpatient Service Surgery	20% coinsurance for the doctor Specified copay for outpatient hospital facility charges <ul style="list-style-type: none"> • Copay cannot exceed Part A inpatient hospital deductible 20% coinsurance for ambulatory surgical center facility charges	\$100 copay for advanced imaging (e.g., MRI, MRA, CT Scan, and PET services) \$75 copay for observation \$25 copay for lab services \$100 copay for nuclear medicine \$25 copay for radiation therapy 20% of the cost for renal dialysis	\$150 copay for each ambulatory surgical center visit \$150 copay for each outpatient hospital facility visit	10% of the cost for each ambulatory surgical center visit 10% of the cost for each outpatient hospital facility visit	\$200 copay for each ambulatory surgical center visit \$300 copay for each outpatient hospital facility visit	\$50 copay for each ambulatory surgical center visit \$100 copay for each outpatient hospital facility visit	\$150 copay for each ambulatory surgical center visit \$150 copay for each outpatient hospital facility visit

Benefit Category	Medicare	Plan 1 – HMO Florida	Plan 2 – HMO #1 Pennsylvania	Plan 3 – HMO #2 Pennsylvania	Plan 4 – HMO Texas	Plan 5 – HMO California	Plan 6 – HMO New York
		\$125 copay for surgical services \$25 copay for wound care / hyperbaric oxygen treatment 20% of the cost for chemotherapy \$50 copay for all other services					
Lab Services	\$0 copay	\$0 copay at a primary care doctor's office \$20 copay at a specialist's office \$0 copay at a freestanding lab \$25 copay at a hospital facility (as an outpatient) \$20 copay at an immediate care facility	\$0 to \$20 copay	0% to 10% of the cost	\$0 copay	\$0 copay	\$25 copay

Benefit Category	Medicare	Plan 1 – HMO Florida	Plan 2 – HMO #1 Pennsylvania	Plan 3 – HMO #2 Pennsylvania	Plan 4 – HMO Texas	Plan 5 – HMO California	Plan 6 – HMO New York
Diagnostic Procedures / Tests	20% coinsurance	\$0 copay at a primary care doctor's office \$20 copay at a specialist's office \$25 copay at a hospital facility (as an outpatient) \$20 copay at an immediate care facility	\$0 to \$20 copay <i>Note: If the doctor provides services in addition to outpatient diagnostic procedures, tests and lab services, separate cost sharing of \$10 to \$30 may apply</i>	0% to 10% of the cost <i>Note: If the doctor provides services in addition to outpatient diagnostic procedures, tests and lab services, separate cost sharing of \$10 to \$25 may apply</i>	\$0 to \$150 copay <i>Note: Separate office visit cost sharing of \$5 to \$30 may apply for outpatient diagnostic procedures, tests and lab services</i>	\$0 copay	\$25 copay for diagnostic procedures and tests <i>Note: If the doctor provides services in addition to outpatient diagnostic procedures, tests and lab services, separate cost sharing of \$15 to \$25 may apply</i>
X-Rays	20% coinsurance	\$0 copay at a primary care doctor's office \$20 copay at a specialist's office \$0 copay at a freestanding radiology facility \$50 copay at a hospital facility (as an outpatient) \$20 copay at an	\$40 to \$100 copay	10% of the cost	\$0 copay	\$0 copay	\$25 copay

Benefit Category	Medicare	Plan 1 – HMO Florida	Plan 2 – HMO #1 Pennsylvania	Plan 3 – HMO #2 Pennsylvania	Plan 4 – HMO Texas	Plan 5 – HMO California	Plan 6 – HMO New York
		immediate care facility					
Outpatient Diagnostic Radiology Services (Not Including X-Rays)	20% coinsurance	<p>For diagnostic radiology services: \$0 copay at a primary care doctor's office</p> <p>\$20 copay at a specialist's office</p> <p>\$0 copay at a freestanding radiology facility</p> <p>\$50 copay at a hospital facility (as an outpatient)</p> <p>\$20 copay at an immediate care facility</p> <p>For advanced imaging (MRI, MRA, PET, or CT Scan) services:</p> <p>\$75 copay at a primary care doctor's office</p>	<p>\$40 to \$100 copay</p> <p><i>Notes: If the doctor provides services in addition to outpatient diagnostic radiology services, separate cost sharing of \$10 to \$30 may apply</i></p>	<p>10% of the cost</p> <p><i>Note: If the doctor provides services in addition to outpatient diagnostic radiology services, separate cost sharing of \$10 to \$25 may apply</i></p>	<p>\$0 to \$150 copay</p> <p><i>Note: Separate office visit cost sharing of \$5 to \$30 may apply for outpatient diagnostic radiological services</i></p>	<p>\$0 to \$200 copay</p>	<p>\$100 copay</p> <p><i>Note: If the doctor provides services in addition to outpatient diagnostic radiology services, separate cost sharing of \$15 to \$25 may apply</i></p>

Benefit Category	Medicare	Plan 1 – HMO Florida	Plan 2 – HMO #1 Pennsylvania	Plan 3 – HMO #2 Pennsylvania	Plan 4 – HMO Texas	Plan 5 – HMO California	Plan 6 – HMO New York
		\$75 copay at a specialist's office \$50 copay at a freestanding radiology facility \$100 copay at a hospital facility (as an outpatient) For nuclear medicine services: \$25 copay at a freestanding radiology facility \$100 copay at a hospital facility (as an outpatient)					