

Medicare Advantage vs. Medicare supplement

UNDERSTAND THE DIFFERENCES TO CHOOSE THE BEST PLAN FOR YOU



MEDICARE ADVANTAGE (also known as Medicare Part C) combines Medicare Part A (hospital costs), Medicare Part B (medical care) and often Medicare Part D (prescription drugs).



MEDICARE SUPPLEMENT (often referred to as Medigap) helps pay for some health care costs and services left over after Original Medicare pays your claims, such as deductibles, copays and coinsurance.

	MEDICARE ADVANTAGE	MEDICARE SUPPLEMENT
Enrollment	Change your plan during certain times of the year regardless of your health	Change your plan at any time throughout the year — you may have to answer questions about your health
Network	Choose from a network of health care providers or hospitals to pay the lowest amounts	See any doctor across the country, as long as they accept Medicare patients
Costs	Usually lower premiums, however you may have higher out-of-pocket costs for covered services	Usually higher premiums with lower out-of-pocket costs for covered services
How premiums are determined	Premiums are the same regardless of age, gender or tobacco use	Premiums are typically based on age, gender and tobacco use
Prescription drug coverage	Most plans include health and prescription drug benefits under one plan at no additional cost	A prescription drug plan (Medicare Part D) is purchased separately
Other coverage	Some plans include dental, vision and hearing coverage, and even gym memberships	Some extras are available, like discounts on healthy living products, however dental and vision benefits are separate
Benefit changes	May change from year to year	Stays the same from year to year

Choosing the best option for you

Now that you know the key differences, you can choose the best plan option based on your unique needs and preferences.

A MEDICARE ADVANTAGE PLAN COULD BE A GREAT FIT IF:

- You prefer lower monthly premiums and higher out-of-pocket costs if you need services
- You're comfortable choosing a doctor within the plan's network to save the most on out-of-pocket costs
- You prefer the convenience of your medical and drug coverage bundled into one plan



A MEDICARE SUPPLEMENT PLAN COULD BE A GREAT FIT IF:

- You're comfortable paying higher monthly premiums with few out-of-pocket costs
- You value the flexibility to see any doctor who accepts Medicare
- You want to mix and match different coverage options

WANT TO LEARN MORE? Give me a call today! 

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