

## How do these plans compare?

### Medicare Advantage

### Original Medicare + Medicare Supplement Insurance + Part D

#### How do these plan types differ?

There are many ways a Medicare Advantage plan differs from Medicare Supplement. With Medicare Advantage, you will have an all-in-one plan with low or no monthly premiums, but you'll have higher out-of-pocket payments when you do use your health plan, though there are limits to how much you have to pay. Medicare Advantage plans are also affiliated with specific health provider networks, so you will be limited to doctors in these plans.

There are many ways a Medicare Supplement plan differs from a Medicare Advantage one. With Medicare Supplement, you will pay higher monthly premiums but will have fewer out of pocket costs when you do use your health plan. Also, you are permitted to see any doctor who accepts Medicare.

#### Do I Have My Choice of Doctors?

Doctors in your approved network.

Any doctor who accepts Medicare.

#### Will I Need A Referral To See A Specialist?

You may need a referral and be limited to a specialist in your network.

No. You can see specialists without referrals.

#### Is the Plan Offered Where I Live?

It depends. Since not every insurance company offers plans in each area, you'll need to choose from a company that offers it where you live. And in some cases, there may not be a plan available at all.

Yes - a plan is available in your area. Since not every insurance company offers plans in each state, you'll need to choose from a company that offers it in your area. And plans are standardized differently in Massachusetts, Minnesota, and Wisconsin.

#### I Live in a Rural Area, Will There Be a Doctor Close to Me I Can See?

It depends. Most plans center around a specific hospital, so there may not be a doctor in your network close to where you live.

Most likely. You can see any doctor that accepts Medicare, and there are doctors in most rural areas that do.

#### Will I be covered if I travel across the United States?

Yes, you will be covered for any urgent or emergency care while traveling, however, routine care outside of the plan's network is not covered.

Yes. Just like with Medicare, you can travel the country and see any doctor that accepts Medicare.

#### Will I be covered if I travel across the world?

For most plans, only emergency services are covered outside of where you live.

Plans F, G, and N cover it.

#### Are prescriptions covered?

Most Medicare Advantage plans include prescription drug coverage, but all plans have rules for which drugs are covered.

When you get a separate Prescription Drug Plan that complements Medicare Supplement Insurance, you're covered. But all plans have rules for which drugs are covered.

#### Is Dental Included?

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Most plans include it.

No, but a separate Dental Plan pairs well with Medicare Supplement Insurance.

### Is Vision Included?

Most plans include it.

No, but a separate Vision Plan pairs well with Medicare Supplement Insurance.

### Are There Extra Benefits?

Yes. There are benefits like hearing, fitness memberships, and transportation.

Some insurance companies offer extra benefits.

### What is the Stability of the Benefits?

Benefits may change from year to year. Most plans only have slight changes though. Your Medicare Supplement Insurance benefits will always stay the same.

### Can my plan be canceled?

Plans can be canceled at the end of the calendar year. Most choose to renew though. No. As long as you pay your premiums, your plan can't be canceled.

### Will I need to pay copays or coinsurance?

Yes. [Learn more about copays and coinsurance.](#)

It depends on the plan. [Learn more about copays and coinsurance.](#)

### Will I need to pay a premium?

Yes, but most plans have a low or \$0 monthly premium. You'll also need to pay your Part B premium.

Yes. You'll pay a monthly premium in addition to your Part B premium.