Medicare Supplement

Medicare Advantage

If you don't have Medicaid, Veteran's benefits, or coverage thru your employer, you need to pick one of these 2 options when you get on Medicare. Let's compare these 2 choices side-by-side and see how they stack up in 11 different areas...



Annual Max Out-of-Pocket

Medicare Supplement (Medigap) plans are much better than Medicare Advantage (MA) plans if you are looking to keep your potential out-ofpocket expenses low. You spend little to nothing out-of-pocket with typical Medigap plans where you can spend thousands out-of-pocket each year with every MA plan.



Network Restrictions

Medigap plans give you more choices when it comes to seeing the healthcare providers you want. Medigap plans allow you to see any doctor or visit any facility that accepts Original Medicare. MA plans restrict you to providers that participate in their network. Want to go out-of-network? You're either not covered or pay more out-of-pocket.

Monthly Premiums



MA premiums are lower on average compared to Medigap plans. One big reason is that MA plans are the same price for every enrollee, no matter your age. Medigap premiums typically go up as you get older. Also, MA plans usually include prescription coverage. If you want prescription coverage with a Medigap plan, you have to purchase a separate policy with an additional premium.



Prescription Drug Coverage

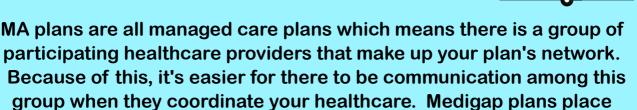
typically over 20 standalone drug plans to find one that covers your prescriptions best. If you get an MA plan, you have to just take the drug coverage that comes with the plan. This usually results in paying higher Rx copays with an MA plan.



Referrals to See a Specialist

MA plan like an HMO or HMO-POS plan, these plans very likely will require you to get a referral from your primary doctor any time you want to see a specialist. Care Management

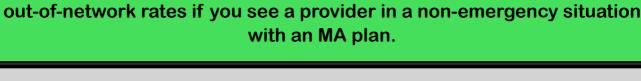
Because of this, it's easier for there to be communication among this



more responsibility either on you or your primary doctor to do so. <u>Travel</u>

Medigap plans allow you to see any healthcare provider anywhere in the country, as long as they accept Medicare. But, MA plans have regional networks. You're either not covered or will pay much higher

with an MA plan.





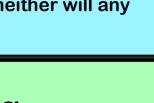
plans tend to have lower premiums in you live in a more rural area.

Urban? Rural or Where you live makes a difference on what plan may be best for you. MA plans have networks so it can be easier to find a doctor that's

in-network when you live in a more densely populated area. Medigap

vision, and/or hearing (DVH) coverage. These benefits, though, usually cover only basic care, and not more costly equipment or procedures

Dental, Vision, and Hearing

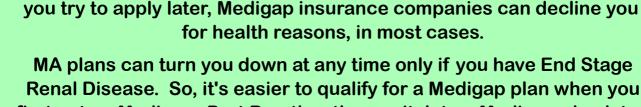


Medicare doesn't cover routine DVH expenses, so neither will any Medigap policy. **Underwriting**

Medigap policies are easier to get when you first get on Medicare Part B at 65 or older because you are guaranteed to be accepted. If

for health reasons, in most cases.

Many MA plans will throw in some preventative benefits for dental,



first get on Medicare Part B, rather than switch to a Medigap plan later.



even provide transportation to and from the doctor. Some Medigap plans do provide similar discounts, but usually the benefits aren't as rich as those in an MA plan.



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