



“Part C”

All in One

Replaces Medicare A&B Card

OR

“MediGap”

al la carte

Secondary to Medicare A&B Card

Must pay Part B premium

MEDICARE ADVANTAGE



Vs

MEDICARE SUPPLEMENT



Comparing Differences:

Extras

Premium & Benefits

Access to Care

Medical Underwriting

Medicare Advantage

Dental, Vision, Hearing, RX & Extras
Gym Memberships, Meal Programs, OTC Benefits

May be Included

Lower Premiums
(\$0-\$150/month)

Higher Out of Pocket
(up to \$9,350/year in network)

Networks
PPO, HMO, PFFS

Managed Care
Prior Authorizations
Service Limits

1st Eligible
No medical questions

Annual Enrollment
Change any year between 10/15 and 12/7

Medicare Supplements

Dental, Vision, Hearing, RX & Extras
Not typically included

Separate Plans or discount programs may be available

Higher Premiums
(\$100-\$250/month)

Lower Out of Pocket
(around \$257/year)

No Networks
Use any Doctor that accepts Medicare
(99% of all non pediatric doctors participate with Medicare in 2020)

No Managed Care
You and your doctor choose most appropriate care

1st Eligible
No medical questions

6 months after Part B
Medical underwriting required to change (some states have certain exceptions)

How does MA Work?

Medicare Advantage

Copays for all covered services until you hit plan maximum out of pocket.

Rx costs do not count toward maximum out of pocket

***Chemotherapy & Other Infusion Therapy
20% Copay**

Approximate Monthly Premiums

	\$0	\$45	\$0
Medical coverage [?]			
Medical Deductible [?]	\$0.00	\$0.00	\$0.00
Medical out of pocket maximum [?]	\$6,900.00	\$7,550.00	\$7,550.00
Doctor Office Visit [?]	In-Network: \$0 copay per visit	In-Network: \$0 copay per visit	\$15
Specialist Office Visit [?]	In-Network: \$30 copay per visit	In-Network: \$35 copay per visit	\$45
Emergency Room [?]	In-Network: \$95 copay per visit	In-Network: \$95 copay per visit	\$95 If you are admitted to the hospital within 24 hours your cost share may be waived, for more information see the Evidence of Coverage
Hospital Inpatient Stay [?]	In-Network: \$225 copay per day for days 1-7, \$0 copay per day for days 8-90.	In-Network: \$250 copay per day for days 1-7	\$195 per day, days 1-7; \$0 per day, days 8-90

EXTRAS advertised on TV

Medicare Advantage Plans may include:



Dental

If offered, typically
\$250-\$4,000/year in benefits



Gym Memberships

If offered, typically
free memberships at participating gyms



Grocery Allowance

If offered, typically has
restrictions for **certain diagnosis**

Routine Vision

If offered, typically
\$100-\$200/year in benefits



Over the Counter Benefits

If offered, typically **\$25-\$200/quarter**
website or prepaid debit card



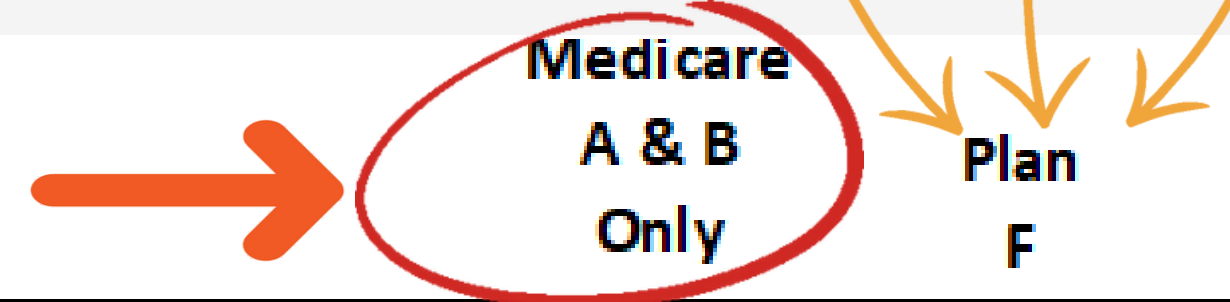
Money Toward Part B Premiums

If offered, typically
\$2-\$90/month in benefits



How does MS Work?

Medicare Supplement



Inpatient

Outpatient

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676	\$0	\$0	\$1,676	\$0
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%	\$0	\$0	\$419 \$838 100%	\$0
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	\$0 \$209.50	\$0 \$0	\$0 \$0	\$0 \$209.50	\$0 \$0
Part B Deductible <i>Per calendar year</i>	\$257	\$0	\$257	\$257	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%	\$0	\$0	20%	\$20 Doc & \$50 ER copay
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%	0%	0%	15%	15%
Out of Pocket Maximum	no cap	\$0	\$257	\$2,870	no cap
Foreign travel emergency <i>Plan pays up to \$50,000</i>	100%	\$250 then 20%	\$250 then 20%	\$250 then 20%	\$250 then 20%

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676	NOT AVAILABLE TO ANYONE WHO TURNED 65 AFTER 1/1/2020	\$0	\$1,676	\$0
Part A Hospital Copay			\$0		\$0
Days 61-90 (per day)	\$419		\$0	\$419	\$0
Days 91+ (60 Reserve Days)	\$838		\$0	\$838	\$0
365 Lifetime Days	100%		\$0	100%	\$0
Skilled Nursing Facility Copay			\$0	\$0	\$0
Days 0-20 (per day)	\$0		\$0	\$0	\$0
Days 21-100 (per day)	\$209.50		\$0	\$209.50	\$0
Part B Deductible <i>Per calendar year</i>	\$257		\$257	\$257	\$257
Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%		\$0	20%	\$20 Doc & \$50 ER copay
Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%	0%	15%	15%	
Out of Pocket Maximum	no cap	\$257	\$2,870	no cap	

Medicare Advantage Plans Versus Medicare Supplement Plans

If your Insurance Preferences are:

- ✓ Lower premiums/ higher out of pocket costs
- ✓ Doctor networks
- ✓ Managed Care
- ✓ Additional benefits included with plan (drugs, dental, vision, OTC, groceries etc.)
- ✓ Can change annually with no medical questions; Medical Underwriting to switch to MS later
- ✓ Different plan designs/options
- ✓ All-in-one plan / one card

**Medicare Advantage Plans
might be appropriate for you**

- ✓ Higher premiums/ Lower out-of-pocket costs
- ✓ No Doctor networks/Nationwide Coverage
- ✓ No Managed Care
- ✓ Purchase Additional benefits separately (drugs, dental, vision)
- ✓ Change plans with passing Medical Underwriting
- ✓ Standardized, easy to understand plans opt
- ✓ Multiple ID cards (Medicare, Supplement, Drugs)
- ✓ Annual rate increases

**Medicare Supplement Plans
might be appropriate for you**