

MEDIGAP

MEDICARE ADVANTAGE

VS

- Higher premiums but little or no copays
- Freedom to choose doctors, no network, can go to any provider accepting Medicare
- No Referrals Needed
- Some routine services not covered (vision, hearing)
- Prescription Drug coverage (Part D) is not included
- Guaranteed Renewable - Benefits won't change, plan can't be cancelled as long as premium is paid
- Portable - will move with you
- Health care is managed by you and your doctors
- Subject to health questions and underwriting after first 6 months of Part B eligibility

- Lower premiums but has copays, deductibles, coinsurances
- Restricted to network
- Referrals & Prior Authorizations Needed
- May include extra benefits (visions, hearing, dental)
- Includes Prescription Drug coverage (Part D)
- Yearly contract - benefits and networks can change every year, can be cancelled
- Must live in plan service area
- Health plan decides what tests & procedures are approved for you
- Able to change plan each year during Annual Enrollment Oct 15 to Dec 7