

# Medicare Supplement vs. Medicare Advantage

Get to know which type of plan could be the best fit for your clients!

	MEDICARE SUPPLEMENT	MEDICARE ADVANTAGE
<b>PROVIDERS</b>	Can go to any doctor, hospital, or medical facility that accepts Medicare.	May be restricted to the doctors, hospitals, and medical facilities in the plan network. Going outside the network could lead to extra costs.
<b>REFERRAL REQUIRED?</b>	Don't need a referral to see a specialist.	Might need a referral to see a specialist.
<b>MONTHLY PREMIUM</b>	There's a monthly premium in addition to beneficiary's Part A and B costs.*	Premium amount will vary based on a variety of factors. Any premium is in addition to beneficiary's Part A and B costs.*
<b>OUT-OF-POCKET COSTS</b>	Out-of-pocket costs will vary depending on plan type.	Plans have varying copays, deductibles, coinsurance, and maximum out-of-pocket costs.
<b>PRESCRIPTION DRUG COVERAGE</b>	Prescriptions are covered through Medicare Part D, which is a separate plan requiring an additional premium.	Some plans include prescription drug coverage.
<b>DENTAL, VISION, AND HEARING</b>	Dental, vision, and hearing benefits are not included, but there are additional plan options for coverage.	Some plans offer these benefits.
<b>ENROLLMENT DATES</b>	The best time to enroll is during the Medigap Open Enrollment Period, which starts the first month of Medicare Part B for those 65 or older and lasts six months. Enrollment can take place after that but beneficiary may have to pass underwriting.	Beneficiary can enroll during their initial Enrollment Period, which typically starts three months before the 65th birthday and lasts seven months total, or during a Special or Annual Enrollment Period.

\*Part A is typically free. A Medicare-enrollee must have Medicare Parts A and B in order to buy a Medigap policy. Beneficiaries must be entitled to Medicare A and B in order to enroll in a Medicare Advantage plan.