

Medicare Advantage VS Medicare Supplement

How do you choose between Medicare Advantage and Medigap? Consider priorities, like budget, choice, travel, and health conditions. While Medicare Advantage can be more affordable for people with long term health issues, Medigap gives you flexibility and choice by expanding your network.

Plan Features	Medicare Advantage	Medicare Supplement
Parts	Replaces original Medicare (Parts A, B & usually D)	Works with original Medicare (Parts A & B)
Guaranteed Issue	Guaranteed Issue during enrollment periods	Guaranteed Issue during IEP (Initial Enrollment Period) outside of IEP GI or underwritten depends on carrier or enrollment reason
Network Restrictions	Can only use Dr./Specialists who are in the plans network and service area (non-emergency)	Can be used anywhere Medicare is accepted in the US
Referrals	May need to get a referral to see a specialist	In most cases, you don't need a referral to see a specialist
Foreign Coverages	Plans usually do not cover care outside of the US	Most supplement plans cover foreign travel; emergencies at 80% up to plan limits
Out of Pocket Cost	Out of pocket costs vary	Helps cover all or most of out of pocket costs
Coverage	Must cover all services original Medicare covers	Covers all Medicare approved services from authorized providers
Co-pays	Has co-pays	Has little to no co-pays
Pre-Approvals	Pre-approval may be required in some cases	Pre-approval is not usually required
Beneficiaries	Most beneficiaries pay their Part B premiums	Most beneficiaries pay their Part B premiums
Premium	May pay a monthly premium; some plans have a \$0 premium	Premiums vary by company and plan; premiums increase with age
Prescription Drugs	Most plans cover prescription drugs	Must purchase a separate prescription drug plan
Other Benefits	May offer extra benefits (dental, vision, or gym memberships)	Most plans do not generally cover routine dental, vision, or hearing care. However, some plans offer optional benefits as a standalone, add on, or innovative bundle.

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