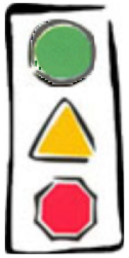
Use this chart to compare your Medicare options



Green light! **The plan may meet your needs**

Yellow light! **Look carefully and ask questions**

Red Light! **The plan may not meet your needs**

	Original Medicare			Medicare Advantage Plans		
What health care coverage do you need?	**Medicare Only**	**Medicare + Medigap Coverage**	**Medicare + Medigap Select**	**Medicare HMO**	**Medicare PPO**	**Medicare PFFS**
1. Choice of any doctor	●	●	●	■	▲	▲
2. Easy access to specialists	■	●	●	▲	▲	▲
3. Affordable on a fixed income	■	▲	▲	●	▲	▲
4. Coverage away from home	●	●	▲	▲	▲	▲
5. Rx coverage	■	■	■	●	●	▲

For additional information please contact: **SHIIP at the Department of Insurance – 1-800-259-5300**

S:Stoplight Medicare Compare1

Advantages	Disadvantages
Provide Comprehensive Services Medicare Advantage plans cover, or partially cover, more services than Medicare with typical Medicare supplemental insurance. Benefits may include prescription drugs, dental check-ups and preventive services. **Coordination of Care** In a Medicare Advantage managed care plan, the primary care physician (PCP) coordinates the care. The plan will keep your medical records current. **Financial Savings** Most Medicare Advantage plans have low or no premiums and small co-payments. They also cover more services than Medicare with a typical Medicare Supplemental plan. **Plans Do Not Screen for Pre-existing Conditions** Unless a beneficiary has permanent kidney failure, he/she may join any Medicare Advantage plan in the area. Enrollment cannot be denied or delayed based on a pre-existing condition. **No Paperwork** Generally, as long as a beneficiary stays in the Medicare Advantage Plan, the beneficiary will have little or no paperwork.	**Lock-in Provision** In some Medicare Advantage plans, you must use only the plan's providers. Unless you receive authorization, the plan will only cover services performed by plan providers, except for emergency care, out-of-area urgent care, or out-of-area renal dialysis care. **Access to Specialists** Medicare Advantage managed care plans have Primary Care Physicians (PCPs) who may limit access to specialists. In most Medicare Advantage plans, you cannot see a specialist without a referral from your PCP. **Limited Care for Travelers** When outside the plan's service area, most plans only cover emergency, urgent or renal dialysis services. Members must submit claims for out-of-area services. The plan reviews these claims to make sure the services were urgent or emergent. **Plans May Alter Their Packages** Medicare Advantage plans may alter their packages of benefits, payments and providers each year (but they must always provide standard Medicare services).

LOCAL HELP FOR PEOPLE WITH MEDICARE

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