

Medicare Advantage vs. Original Medicare with a Medicare Supplement.

What's the Difference?

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Medicare Advantage Plan

NEBRASKA
SHIP
1-800-234-7119

Medicare with a Supplement



Monthly Premiums



Low Monthly Cost

Medicare Advantage plans typically have a low monthly premium, in addition to your Part B premium.

High Monthly Cost

Medicare Supplements may have a high monthly premium in addition to your Part B premium.



Copays and Deductibles



High Out-of-Pocket Costs

Medicare Advantage plans have a copay for most services you receive. When you use your insurance, you may owe your provider a fee for that service, up to a set out-of-pocket limit.

Low Out-of-Pocket Costs

Medicare Supplements pay your copay for the Part A and Part B services you receive. Depending on the plan you may only owe the Part B deductible when you use your insurance.



Provider Choice



Limited Provider Choice

Medicare Advantage plans have provider networks. In general, your choice of doctors, hospitals, and specialists are limited to the plan's network list.



Wide Provider Choice

Medicare Supplements are widely accepted by medical providers. If a provider takes Medicare, they accept all Medicare Supplements.



Extra Benefits



Drugs. Dental. Vision.

Most Medicare Advantage plans include drug coverage. Some Advantage plans also include dental, vision, and other benefits.



No Extras

Medicare Supplements only pay if Medicare Part A or B pays first. A Part D plan may be needed for drug coverage. Medicare does not cover routine dental or vision.



Enrollment Options

Oct 15
-
Dec 7

Yearly Enrollment

Medicare Advantage plans can be selected when you are new to Medicare or annually during Open Enrollment opportunities. Advantage plans are for Medicare enrollees of any age.

Jan 1
-
Mar 31

One Time Enrollment

You are guaranteed to get a supplement when you first enroll into Medicare Part B. In general, you must be 65 or older to purchase a plan. Some states require plans be available for people under 65.

