Medicare Advantage Plans vs. Medicare Supplements

What’s the Difference?

Medicare Advantage

- **Low Monthly Cost**
  - Medicare Advantage plans typically have a low monthly premium.

- **Larger Copays and Deductibles**
  - Medicare Advantage plans have a copay for most services you receive. When you use your insurance, you will have to pay your provider for that service.

- **Drug Coverage Included**
  - Most Medicare Advantage plans include drug coverage. Some Advantage plans also include dental, vision and other benefits.

- **Limited Provider Choice**
  - Medicare Advantage plans typically have provider networks. Your choice of doctors, hospitals and specialists are limited to the plan’s list.

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

Medicare Supplement

- **High Monthly Cost**
  - Most Medicare Supplements have a high monthly premium.

- **Minimal Copays and Deductibles**
  - Medicare Supplements usually do NOT have a copay for the services you receive. When you use your insurance, you typically will NOT pay your provider for that service.

- **No Extras**
  - Medicare Supplements only pay if Medicare pays. They do NOT include prescription coverage, dental or vision. If you want this coverage, you buy it separately.

- **Choice of Providers**
  - Medicare Supplements are widely accepted by medical providers. If a provider takes Medicare, they take Medicare Supplements.

- **One Time Enrollment**
  - You are guaranteed to get a supplement only once. If you want guaranteed coverage, enroll when you first take Medicare Part B. You must be at least 65 to get this coverage.

Enrolling

- **Medicare Advantage**
  - Oct 15 - Dec 7

- **Medicare Supplement**
  - [65]

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