

# Medicare Advantage Plans vs. Medicare Supplements What's the Difference?

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**Medicare Advantage**

**Medicare Supplement**



## Monthly Premiums



### Low Monthly Cost

Medicare Advantage plans typically have a low monthly premium.

### High Monthly Cost

Most Medicare Supplements have a high monthly premium.



## Copays and Deductibles



### 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.

### 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.



## Extra Benefits



### Drug Coverage Included

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 pays. They do NOT include prescription coverage, dental or vision. If you want this coverage, you buy it separately.



## Provider Choice



### Limited Provider Choice

Medicare Advantage plans typically have provider networks. Your choice of doctors, hospitals and specialists are limited to the plan's list.

### Choice of Providers

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



## Enrolling



### 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.

### 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.

