Medicare Advantage Plans vs. Medicare Supplements
What’s the Difference?

Medicare Advantage

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

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.

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
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.

Enrolling

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.

This project was supported, in part by grant number 90SAPG0078, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.