

Medicare Advantage Plans: Know Before You Enroll

What is a Medicare Advantage plan?

Medicare Advantage plans, sometimes called Part C, are a type of Medicare health plan offered by a private company approved by Medicare. With Medicare Advantage plans, you generally obtain all Part A and Part B coverage through that plan rather than traditional Medicare. Medicare Advantage plans are **NOT** the same as Medicare supplement plans.

What coverage options are available in Medicare Advantage plans?

Medicare Advantage plans have several options to choose from and each performs differently:

Health Maintenance Organization (HMO) plans provide services only through a network of doctors, hospitals, laboratories and other providers that participate with the plan.

Preferred Provider Organization (PPO) plans include a group of doctors, hospitals and other providers who have agreed to provide services to plan members. Unlike an HMO, you have the option of using providers not on the preferred provider list. Members will have a higher out-of-pocket expense when using a provider not listed.

Private Fee-for-Service (FFS) plans allow an individual to go to the doctor, hospital and other providers of his or her choice and then submit the claim to the insurer. Not all medical providers will accept this plan.

Special Needs Plans (SNP) limit membership to those with specific diseases or characteristics. Medicare SNPs tailor their benefits, provider choices, and drug formularies to best meet the specific needs of the groups they serve. For more information about SNP qualifications, contact Medicare.

Medical Savings Account (MSA) are a less common plan that combines a high deductible health plan with a bank account. Medicare deposits money into the account (usually less than the deductible). You can use the money to pay for your health care services during the year.

Can I see my regular provider(s) with a Medicare Advantage plan?

If you are interested in a plan that uses a provider network, check that your medical providers participate in that network before enrolling. Providers you typically visit may not accept your chosen plan or they may be out of the plan's network.

What costs are associated with a Medicare Advantage Plan?

To join a Medicare Advantage plan, you must have Medicare Part A and Part B. You will still be required to pay your monthly Medicare Part B premium. Medicare Advantage plans may have a monthly premium.

How does a Medicare Advantage plan affect my supplemental policy?

If you have a Medicare supplement policy and join a Medicare Advantage plan, you cannot use your Medicare supplement policy. You may want to drop the policy if you join a Medicare Advantage plan. However, you have a legal right to keep it. If you elect a Medicare Advantage plan and cancel your supplement policy, you are no longer guaranteed a policy if you choose to switch back. There are some exceptions to this rule. Contact Medicare for more information about those exceptions.

Do Medicare Advantage plans offer benefits not covered by traditional Medicare?

Medicare Advantage plans may offer additional coverages like vision, hearing, or dental. Not all plans include prescription drug benefits. If the plan you choose does not have prescription drug benefits and you want the coverage, you will need to purchase a Medicare Part D plan.

What if I want to change my Medicare Advantage plan?

You can only join a plan during certain times of the year. Once you enroll in a Medicare Advantage plan, you are locked into that plan for the remainder of the year. Only under special circumstances are you allowed to cancel that plan and return to a guaranteed-issue Medicare supplement plan.

Key Agencies and What They Can Offer You

Medicare

1- 800-MEDICARE (633-4227)
website: medicare.gov

Ask general Medicare questions, request publications/booklets

Social Security Administration (SSA)
Toll Free: **(800) 772-1213**
website: SSA.gov

Change your address, report a lost Medicare card, request a replacement social security card

State Health Insurance Assistance Program (SHIP)
Toll Free: **(877) 293-7447**
Local: **(502) 564-6930**
website: chfs.ky.gov/dail/ship.htm

Counseling and assistance for Medicare beneficiaries from a knowledgeable local representative.

Office of the Inspector General
P.O. Box 23489
Washington, DC 20026
Toll Free: **(800) 447-8477**
website: oig.hhs.gov

Submit tips, complaints, or report potential Medicare Fraud.

KY DOI: Division of Consumer Protection
P.O. Box 517, Frankfort, KY 40602-0517
Toll Free: **(800) 595-6053**
Local: **(502) 564-3630**
website: insurance.ky.gov

File a complaint involving your Medicare Supplement (Medigap) policy. Request information on Medicare supplement, long-term care, life and health insurance.

Remember...

If you have been offered a Medicare Advantage plan by your agent, you may not know what questions to ask before enrolling. It is important to understand what is being offered and how it works.

Unless you have requested it, representatives for Medicare-related plans are never allowed to call or visit to enroll you in a plan. They should never ask for financial information over the phone. You should never be charged a fee for processing your enrollment.

Agents and brokers selling Medicare-related plans must be licensed by the state. The Kentucky Department of Insurance (DOI) does not sell any Medicare Advantage plans. An employee of the DOI will never visit or call to enroll you in an insurance plan.