

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



Medicare Advantage



SHIP

Navigating Medicare

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.

