

# MEDICARE SUPPLEMENT (MEDIGAP) vs. MEDICARE ADVANTAGE

	<b>SUPPLEMENT/MEDIGAP</b>	<b>ADVANTAGE</b>
<b>Policy Type</b>	Private supplemental coverage in addition to Original Medicare A & B	Private health plan that provides Parts A & B, in place of Original Medicare
<b>Premium</b>	Average cost \$100-350/month; can vary by age, health history or both	Varies from \$0 to \$200 or more depending on plan; each plan enrolls individuals at same rate regardless of age or health
<b>Out of Pocket Costs</b>	Little to none, other than premium	In-Network deductibles and co-pays, limited to average between \$3000-\$6000 <i>depending on plan</i>
<b>Part A &amp; B</b>	Still pay Part B Premium, and Part A premium if not premium-free A	Still pay Part B Premium, and Part A premium if not premium-free A
<b>Choice of Providers and Network</b>	Any that accept Medicare (good for travel/snowbirds) across the US	Strict network restrictions (HMO, PPO, PFFS, etc) except for emergency
<b>Length of Plan</b>	<i>Typically</i> enroll at age 65 and keep for lifetime, or as long as available/want	Can review plan cost and network annually during AEP, MADP
<b>Coverage</b>	Pays for the 20% Original Medicare does not cover, as well as copays, deductibles, and terms of riders added	Required to provide same level of coverage as Original Medicare
<b>Enrollment - When</b>	After turning 65 and up to 6 mos after enrolled in Part B; Initial Enrollment Period, Annual Enrollment Period (Oct. 15-Dec 7), Special Enrollment Periods (SEP)	Initial Enrollment Period, Annual Enrollment Period (Oct. 15-Dec 7), Special Enrollment Periods (SEP), window surrounding 24 months after being determined disabled by SSA
<b>Enrollment – Restrictions</b>	Underwriting if outside of Guaranteed Issue Period	New: Includes ESRD coverage as of January 1, 2021
<b>Mandated Benefits</b>	Policies sold in WI after 1979 required to include mandated benefits ( <i>additional</i> 30 days of SNF, home health visits, etc)	None required; may offer some if plan chooses to
<b>Drug Coverage</b>	No drug coverage (unless had medigap plan prior to 2005 and never enrolled in Part D w/catastrophic coverage only); must enroll in Part D or other creditable coverage	Most plans include a Part D drug plan
<b>Obtaining Coverage</b>	WI OCI has list of approved plans in WI; private agents, online applications, call	CMS offers online plan finder assistance, some private agents, online, call
<b>Referrals</b>	Generally, can see specialists without a referral	May need to obtain referrals, and may need to see network specialists
<b>Paperwork</b>	Little to none; Medigap usually writes check to provider after Medicare is pays share	Some, because you pay deductibles and copays directly to providers

# **MEDICARE SUPPLEMENT (MEDIGAP) vs. MEDICARE ADVANTAGE**

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<b>Cards you carry</b>	3: Your Medicare card, the Medigap card, Part D card	1: Your Medicare Advantage card
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