

MEDICARE SUPPLEMENT (MEDIGAP) vs. MEDICARE ADVANTAGE

	SUPPLEMENT/MEDIGAP	ADVANTAGE
Policy Type	Private supplemental coverage in addition to Original Medicare A & B	Private health plan that provides Parts A & B, in place of Original Medicare
Premium	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
Out of Pocket Costs	Little to none, other than premium	In-Network deductibles and co-pays, limited to average between \$3000-\$6000 <i>depending on plan</i>
Part A & 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
Choice of Providers and Network	Any that accept Medicare (good for travel/snowbirds) across the US	Strict network restrictions (HMO, PPO, PFFS, etc) except for emergency
Length of Plan	<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
Coverage	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
Enrollment - When	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
Enrollment – Restrictions	Underwriting if outside of Guaranteed Issue Period	New: Includes ESRD coverage as of January 1, 2021
Mandated Benefits	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
Drug Coverage	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
Obtaining Coverage	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
Referrals	Generally, can see specialists without a referral	May need to obtain referrals, and may need to see network specialists
Paperwork	Little to none; Medigap usually writes check to provider after Medicare is pays share	Some, because you pay deductibles and copays directly to providers

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Cards you carry	3: Your Medicare card, the Medigap card, Part D card	1: Your Medicare Advantage card
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