

Medicare Advantage Plans

We've Got You Covered

One way to get your Medicare coverage is through a Medicare Advantage plan, also known as a Part C or MA plan.

In addition to covering all Part A and Part B services, most MA plans also include Part D (prescription drug coverage). Many even offer hearing, vision, and dental coverage – and even gym memberships!

The different types of Medicare Advantage plans are:

- 1. Health Maintenance Organization (HMO) Plans** - These plans provide health care coverage from doctors, specialists, or hospitals in the plan's network, except in emergency situations. Enrolled patients will need to select a primary care physician (PCP) and are required by most HMOs to get a referral from their PCP to see other doctors or specialists.
- 2. HMO Point-of-Service (HMOPOS) Plans** - This type of HMO plan may allow you to get some additional services outside of the plan's network for a higher coinsurance or copayment.
- 3. Preferred Provider Organization (PPO) Plans** - This is an overall more flexible MA plan choice. PPOs have networks of PCPs, specialists, and hospitals that you may go to. While it usually costs more, you also have the option to see any doctor or specialist outside of the plan's network. A referral is not required to get care from specialists under this plan.
- 4. Private Fee-for-Service (PFFS) Plans** - Similar to Original Medicare, with this type of plan you can generally go to any doctor, hospital, or other healthcare provider as long as they accept the plan's payment terms. However, in case of an emergency, any necessary services will be covered, regardless of whether or not the provider accepts the plan's terms. As with other plans, you may have to pay more if you choose to see an out-of-network provider.
- 5. Special Needs (SNP) Plans** - SNPs provide the same services as all other Medicare Advantage Plans to people with specific healthcare needs, certain diseases, or limited incomes. The benefits of these plans are tailored to match the needs of the patients they serve.

Who can join a Medicare Advantage plan?

Anyone that has both Medicare Parts A and B is typically eligible for plans available in their zip code.

Part C plans are an "all in one" option that include all of the benefits provided by Original Medicare (Parts A and B) and then some. And with the right plan, you may even end up paying a lower out-of-pocket cost. After all, they're called Medicare Advantage plans for a reason!

Ask your pharmacist about the Medicare Advantage plans available to you today.