

TRADITIONAL MEDICARE VS. MEDICARE ADVANTAGE

FREQUENTLY ASKED QUESTIONS

Each Medicare Advantage plan is different. Comparing benefits, provider networks, restrictions, and cost-sharing requirements can be challenging, and it can be hard to know if a specific plan will meet your needs, should you get injured, sick, or become disabled.

1

Isn't Medicare Advantage a cheaper option for seniors?

Not necessarily. While Medicare Advantage plans do have an annual cap on out-of-pocket costs, patients may incur unexpected costs for other services. This might include a hospital stay, a physician specialist, or care while traveling.

2

Can't I just switch back to traditional Medicare if my plan isn't working for me?

Patients can only switch back to traditional Medicare during the federal government's "Medicare Open Enrollment" period, October 15 - December 7.

- **Adding Medigap coverage can be more expensive.** A patient's medical history would factor in pre-existing conditions into the cost of new Medigap coverage for those who switch to traditional Medicare from Medicare Advantage.

3

Aren't Medicare Advantage plans a better deal because they offer more services than traditional Medicare?

Many Medicare Advantage plans do offer programs and "perks" such as gym or Silver Sneakers memberships. Some offer benefits not covered by traditional Medicare like hearing, vision, and dental. Medicare Advantage plans do not always cover the possible hefty out-of-pocket costs for some hospital stays, surgeries, medical equipment, x-rays, lab services, and ambulance transport.

- **Medicare Advantage plans do not cover any care while traveling.** Plans are unlikely to pay for care when patients require care outside their local communities.
- **"Swing bed" coverage under Medicare Advantage can vary by plan and depends on medical necessity.** Medicare Advantage benefits do not cover additional time in the hospital if they don't believe they are medically necessary despite a physician's orders. Only traditional Medicare will pay for extra recovery time and other services such as physical therapy after a procedure.

4

There are so many choices. What does Heritage recommend?

Each plan has its pros and cons. It's a good idea to talk to someone or a trusted advisor to help navigate these decisions. Your Medicare coverage should provide peace of mind and help seniors access the care they need close to home with doctors and providers they know and trust.