

## 2009 Medigap and Medicare Advantage: Side-by-Side Comparisons

Medigap (Medicare Supplement Policies)	Medicare Advantage (HMO, PPO, PFFS, SNP)
<ul style="list-style-type: none"> <li>Typically have higher monthly premiums than a Medicare Advantage Plan (average cost for a 65 year old is \$175/month).*</li> </ul>	<ul style="list-style-type: none"> <li>Typically have a lower monthly premium than a Medigap (average monthly cost \$75/month).**</li> </ul>
<ul style="list-style-type: none"> <li>Typically covers <b>all</b> out-of-pocket costs for Medicare-approved services. Standardized benefits can be viewed in document <i>Choosing a Medigap</i>: <a href="http://www.medicare.gov/medigap/default.asp">http://www.medicare.gov/medigap/default.asp</a></li> </ul>	<ul style="list-style-type: none"> <li>You will have out-of-pocket costs for Medicare approved services and <b>you must read the Summary of Benefits to determine these out-of-pocket costs.</b></li> </ul>
<ul style="list-style-type: none"> <li>Can see any doctor, provider and hospital that accepts Medicare.</li> </ul>	<ul style="list-style-type: none"> <li>You must check with all your doctors, providers and hospitals to see if they accept your Medicare Advantage Plan.</li> </ul>
<ul style="list-style-type: none"> <li>Is "portable" and can be used in any State or U.S. Territory.</li> </ul>	<ul style="list-style-type: none"> <li>Medicare Advantage Plans will cover emergencies outside of your "area"; typically services provided outside your area are considered "out-of-network" and will have higher costs.</li> </ul>
<ul style="list-style-type: none"> <li>You will need to consider a Medicare Part D drug plan for drug coverage.</li> </ul>	<ul style="list-style-type: none"> <li>Medicare Advantage Plans can include Part D coverage; could also include limited vision, dental and hearing benefits.</li> </ul>
<ul style="list-style-type: none"> <li>Typically you can enroll in a Medigap when you are new to Medicare Part B. Outside this period the plan does not have to accept your application. (7 additional "guarantee issue" periods are listed in document <i>Choosing a Medigap</i>: <a href="http://www.medicare.gov/medigap/default.asp">http://www.medicare.gov/medigap/default.asp</a></li> </ul>	<ul style="list-style-type: none"> <li>You may enroll in a Medicare Advantage Plan when you are new to Medicare and during the Annual Open Enrollment Period.</li> <li>More information available: <a href="http://www.medicare.gov/Choices/Advantage.asp">http://www.medicare.gov/Choices/Advantage.asp</a></li> </ul>

\*Cost average for Medigap Plan "C" or "F"

\*\*Average cost for person without Medical Assistance



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