



## Medicare Advantage Plans – What You Need to Know

Dear Medicare Beneficiary:

We know how important your Medicare is to you and we want to help you protect it. We understand that making decisions about your Medicare can be difficult because of all the options now available to you.

Medicare Advantage plans, also called Medicare Part C or Medicare Health plans, as well as Part D Prescription Drug plans, allow you more choices than ever about your health care coverage. You can choose a Medicare Part D Plan to help pay for your prescriptions drug costs, and you can also decide if you want to keep your Original Medicare benefits or switch to a Medicare Advantage Plan. If you choose to enroll in a Medicare Advantage plan, it will replace your Medicare Part A and Part B coverage provided under Original Medicare.

These choices can provide good coverage depending on your current situation. However, all of these choices can create the potential for being misinformed and misguided. Sometimes fraud and abuse can also occur.

The information in this package will help you to protect your Medicare. It gives you important tools to help you make an informed decision about Medicare Advantage plans. Please keep this information with you when you sit down with anyone to discuss your Medicare – especially when someone wants you to enroll in a Medicare Advantage plan.

GeorgiaCares, the State Health Insurance Assistance Program (SHIP), provides you free, unbiased, and confidential assistance. Please call GeorgiaCares at 1-800-669-8387 for assistance with these decisions.

**GeorgiaCares and Atlanta SMP**  
**Atlanta Regional Commission, Area Agency on Aging**  
**40 Cortland Street, NE**  
**Atlanta, GA 30303**

**1-800-669-8387**

# Get the Facts

**Medicare Advantage Plans** provide all of your Part A (hospital insurance) and all of your Part B (medical insurance) coverage just like Original Medicare, but they replace Original Medicare.

They may provide good coverage for some people. You must make sure you can afford any co-payments as well as the monthly premium. You also need to ask your doctors if they are part of the plan's network or if they will accept payment from the plan.

- The plan will provide your primary health coverage instead of Original Medicare.
- Original Medicare will no longer pay for your health care once you enroll in the plan.
- You will be given a new plan card, and it will replace your Medicare card.
- With most plans, you will continue to pay your Part B premium when you enroll in a Medicare Advantage Plan.
- The plans are NOT a Medicare Supplement Plan, and they do not replace Medicare Supplement Insurance (Medigap).
- You may be charged extra co-payments or cost-sharing expenses for Medicare services.

## Types of Plans

**Medicare Advantage Plans** are healthcare plans approved by Medicare and provided by private insurance companies. There are several different types of plans:

- **Health Maintenance Organization (HMO)** - Plans require you to go to doctors, specialists, or hospitals on the plan's list, except in an emergency.
- **Preferred Provider Organization (PPO)** - Plans have doctors, hospitals, and providers in their network in your local or regional area. You may pay less if you use them. You will pay additional costs if you use providers who are not in the plan's network.
- **Private Fee-for-Service (PFFS)** - Plans allow you to go to any doctor or hospital that accepts the plan's payment. Each plan decides how much it will pay and how much you will pay for the services you receive.
- **Medicare Special Needs (SNP)** - Plans are specially designed to meet the needs of people who live in certain institutions, are eligible for both Medicare and Medicaid, and/or have one or more of several chronic conditions.
- **Medical Savings Account (MSA)** - Plans combine a high-deductible health plan with a Medical Savings Account that beneficiaries can use to manage their healthcare costs.



# Recognize the Red Flags



Recognize the “**Red Flags**” about the marketing and selling of Medicare Advantage Plans before you enroll in a new plan.



**A sales person appears at your door uninvited.**

*Strict marketing guidelines do not allow home visits unless you have given the company permission before the visit.*



**A sales person contacts you in person or by phone and says they are with Medicare or are a “Medicare Specialist.” They may even hand you a red, white, and blue business card.**

*Medicare does not make home visits or unsolicited phone calls. The sales person is not with Medicare!*



**A sales person tells you the plan is a Medicare Supplement Plan and that it will not affect your Original Medicare.**

*The plan IS NOT a Medicare Supplement Plan. The plan will provide your primary health care coverage instead of Medicare.*



**A sales person tells you that your doctor accepts the new plan.**

*Your doctor may or may not accept the plan. It is important to contact your doctor’s office directly and check to see if he or she will accept the new plan.*



**A sales person wants to see your Medicare card and have you sign something.**

*Do not show the sales person your Medicare card! Do not sign anything you have not read. Do not sign anything you do not understand.*



**A sales person wants you to make a decision today – without taking the time to make sure you understand the new plan.**

**Take your time!**

**Call GeorgiaCares at 1-800-669-8387 for help.**

**Call Atlanta SMP at 404-463-0763 to report fraud.**

# Steps to Safeguard Your Medicare

***Making any change to your Medicare is a very serious matter!  
Safeguard your Medicare by completing these 4 steps.***

## **1. UNDERSTAND!**

Make sure you understand before you make any changes.  
Get paperwork first, and consult with someone you know and trust.

## **2. ASK QUESTIONS!**

Complete the “*Get Information*” form. Keep it for your records.

## **3. TAKE YOUR TIME!**

Take time to make your decision. Know what is being offered to you, and how it will affect you and your Medicare coverage.

## **4. CALL GeorgiaCares!**

GeorgiaCares is here to help you. Their services are free, unbiased and confidential.

**1-800-669-8387**

# **It's Your Medicare – Protect it!**

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