



Medicare Advantage Plans

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Medicare Advantage Plans are health insurance plans that are a part of the Medicare program. When joining a Medicare Advantage plan, you will no longer have the Original Medicare plan. You will be receiving Medicare covered services through that plan. Medicare Advantage Plans can include prescription drug coverage in addition to various other services such as vision and dental which are not covered by Original Medicare.

You will continue to pay the Medicare Part B premium and you may also pay a premium to the Medicare Advantage plan for any extra benefits that are offered. Medicare Advantage Plans may also incorporate copayments or coinsurance for covered services.

Keep in mind that you may have to see certain doctors that belong to the plan or use certain hospitals to get services. Medicare Advantage Plans include:

- Medicare Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Private-Fee-For Service Plans
- Medicare Special Needs Plans

You must have Medicare A and B to enroll in a Medicare Advantage Plan. If you have a medigap policy, it will not pay any cost-sharing under a Medicare Advantage Plan. Therefore, you may consider disenrolling from your Medigap plan if you enroll in a Medicare Advantage plan.