

Medicare Advantage Plans

What you need to know before you buy



Medicare Advantage plans are a different way to get Original Medicare (also called Medicare Parts A and B). Under Medicare Advantage plans, you get Parts A and B through a private insurance company.

You continue to pay:

- Part A premiums (if any)
- Part B premiums
- The MA plan's premium (if any)
- Any deductibles, copays, or coinsurance

The Medicare Advantage (MA) plan pays for all medically necessary care covered by Original Medicare. The MA plan also may include prescription drug (Part D) coverage, and added benefits, such as eye and hearing exams, dental care, foot care, yearly routine exams, and wellness classes.

Types of Medicare Advantage plans

There are five common types:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- Private-Fee-for-Service (PFFS)
- Medical Savings Accounts (MSA)
- Special Needs Plan (SNP)

Availability

Medicare Advantage (MA) plan availability varies by county. For a list of MA plans in your county, go to: http://www.insurance.wa.gov/shiba/medicare_advantage_plans.shtml or contact the Insurance Consumer Hotline at 1-800-562-6900 to request a copy.

Enrollment periods

There are several enrollment periods available for joining an MA plan. Some enrollment periods place limits on the type of MA plans you can buy. If you sign up for an MA plan, be aware that if you are not satisfied with the plan, you may have to wait for the next enrollment period to disenroll. For a list of enrollment periods, read the "MA Enrollment Timeline" at: http://www.insurance.wa.gov/publications/medicare/MA_Enrollmt_Timeline.pdf. If you have additional

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questions about the enrollment periods, contact the Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with SHIBA.

Review this checklist before you enroll in a Medicare Advantage plan

- Have you checked with your medical providers first to see if they will accept the plan? Some providers may not accept all plans available in your county and some plans may require referrals to see a specialist.
- Do you live in another state part of the year? Many MA plans require you to use regular services within the service area (except for emergency care), which is usually the county you live in.
- Are you aware of the plan's monthly premium and copayments for various services, any out-of-pocket limits, and the cost to use non-network providers?
- Do you have a stand-alone Medicare Part D plan? Would you like to keep your current Medicare Part D plan? Find out if the new MA plan will disenroll you from your stand-alone Medicare Part D plan.
- If you are not satisfied with the plan, do you know when you may switch plans?

If you have Medicaid, be sure to find out:

- Are the plan in-network providers you use certified to take Medicaid?
- Do in-network providers bill the plan correctly and/or refer to Medicaid providers as needed?
- Does the providers' office know what Medicaid covers and what the plan covers?

How to enroll in a Medicare Advantage plan

There are several ways you can buy an MA plan:

- Contact the plan directly
- Enroll at www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227)
- Contact a local agent or broker (Note: By law, agents and brokers may not conduct door-to-door unsolicited sales)

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>



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