MA plan benefits must be at least equal to traditional Medicare, but actual coverage may vary. Medigap insurance covers “gaps” for cost-sharing (access and costs vary). Choice of providers limited to MA plan’s “network” (usually your local geographic area).

If you switch back to traditional Medicare, could you get a Medigap plan? Limited access to doctors and other health care providers outside your geographic area. You usually are “locked in” – can’t easily switch. Providers may choose to join or leave network at any time.

Medicare Savings Programs to help cover Medicare cost-sharing (if you qualify financially). Medigap cannot be sold to MA enrollees. Coordination with other types of coverage can be complicated.

THE ROOT OF THE DECISION:

If you want access to almost all health care providers, anywhere in the country, and don’t want to have to get permission from an insurance company to see specialists, look to traditional Medicare. If you are willing to give up access to a full choice of providers for possible lower cost-sharing and some additional benefits, look at Medicare Advantage.