

# 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 (also known as Medicare Part C), you get Parts A and B through a private insurance company.

You continue to pay:

- Part A premiums (if any)
- Part B premiums
- The plan's premiums (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 and fitness classes. Optional coverage may require additional premium.

Be aware that you may have to see medical providers in the plan's network.

### Types of Medicare Advantage plans

- Health Maintenance Organization (HMO)
- Health Maintenance Organization Point-of-Service (HMO-POS)
- Preferred Provider Organization (PPO)
- Special Needs Plan (SNP)

### Availability

Medicare Advantage plan availability varies by county. For a list of plans in your county, go to: [www.insurance.wa.gov/medicare-advantage-plans-part-c](http://www.insurance.wa.gov/medicare-advantage-plans-part-c) or contact the Insurance Commissioner Hotline at 1-800-562-6900 to request a copy.

### Enrollment Periods

The two most common MA plan enrollment periods are the:

- Initial Coverage Enrollment Period when you first join Medicare Parts A and B; and
- Annual Enrollment Period, Oct. 15 - Dec. 7 of each year.

Other enrollment periods may apply to your situation.

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## Review this checklist BEFORE you enroll in a Medicare Advantage plan

### Provider networks:

- Have you checked with your medical providers first to see if they'll accept the plan? Some providers may not accept all plans available in your county and some plans may require referrals to see a specialist.
- If you have Medicaid, will your providers accept both the MA plan and Medicaid?

### Costs:

- 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?

### Added (supplemental) benefits:

- Added benefits such as dental, eye exams, transportation and other supplemental benefits may cost additional premiums, may have limits on which providers you can use and may require you to meet specific health criteria. Check with the plan for more details.

### Drug coverage rules:

- Do you have a Medicare Part D stand-alone plan and would you like to keep it? Most MA plans will not allow you to keep a separate Part D stand-alone plan.

### Where you live:

- 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. Some plans do offer travel coverage, but you need to ask.

### Changing plans:

- If you're not satisfied with the plan, do you know when you can switch plans?

## 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](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227)
- Contact a local agent or broker (by law, agents and brokers cannot conduct door-to-door unsolicited sales)

**Note:** You need to have both Medicare Parts A and B to enroll in an MA plan. Generally, people with End Stage Renal Disease cannot enroll (in plan year 2021, this restriction will no longer apply).

For Medicare-related questions call our:

**Insurance Consumer Hotline and ask for SHIBA at 1-800-562-6900**



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[www.insurance.wa.gov/shiba](http://www.insurance.wa.gov/shiba)