

Choosing a Medicare Advantage Plan

Medicare Advantage Plans (Medicare private health plans):

- You can get your Medicare through Original Medicare or from a Medicare Advantage Plan.
- Medicare Advantage Plans are private plans that contract with the government to provide Medicare benefits. Original Medicare is from the federal government.
- Medicare Advantage Plans must cover what Original Medicare covers. However, they can have different rules and costs. They may also cover extra services that Original Medicare doesn't cover.
- The most common types of Medicare Advantage Plans are:
 1. Health Maintenance Organizations (HMOs)
 2. Preferred Provider Organizations (PPO)
 3. Private Fee-for-Service (PFFS) plans

Important points about Medicare Advantage Plans:

- No two plans are alike. Even plans of the same type (like two HMOs) may have different rules.
- Find out the plan's rules before you enroll.
- If you want drug coverage and you're in an HMO or PPO, make sure the plan you choose has drug coverage.
- Medicare Advantage Plans aren't the same as Medigap plans. Medigaps are supplemental insurance that work only with Original Medicare. You can't have a Medigap plan with a Medicare Advantage Plan.
- You can't have a Medicare Advantage Plan and Original Medicare at the same time. You must pick one or the other.

How to enroll:

- Most people can only enroll in a Medicare Advantage Plan during Fall Open Enrollment (October 15 to December 7).
- Call Medicare at 800-633-4227 to enroll in a Medicare Advantage Plan.
- To switch plans, it's best to do this by calling Medicare at 800-633-4227 and sign up for the new plan. You will automatically be disenrolled from your old plan.

The next step is to research plans you're interested in. Confirm important information directly with the plan. You may want to use the sheet "**Before signing up for a Medicare Advantage Plan**" as a guide.