

QUESTIONS TO ASK REGARDING MEDICARE ADVANTAGE

QUESTIONS	Medicare Advantage	Medicare Supplement (Medigap)
Does my doctor accept my plan?	<u>Not all</u> doctors who accept Medicare patients accept all MA plans.	<u>All</u> doctors who accept Medicare patients accept All Medicare Supplement plans.
Can my doctor leave my plan?	On some plans your doctor can leave the plan.	No, if a doctor accepts Medicare patients he cannot leave the plan.
Can my plan leave me?	On some plans the plan can leave you.	No, once you have been enrolled and you continue to pay you premiums.
What are the Gaps in coverage?	All MA plans have gaps in coverage. By law, you cannot get a Medicare Supplement to pay for the Gaps in Medicare Advantage.	Medicare Supplements pay for the all or most of the Gaps in Original Medicare. They cannot pay for the Gaps in Medicare Advantage plans.
How much is the Deductible?	Varies per plan	Varies per plan
How much is the Co-Pay?	Varies per plan	Varies per plan
How much is the Co-Insurance?	Varies per plan	Not Applicable
What is the Maximum Out of Pocket?	Varies per plan	Not Applicable
Do I have to stay within my service area?	Varies per plan	No, You are covered all over the USA.
If I leave my service area, what is covered?	Varies per plan	Not Applicable