

# Medicare Advantage VS Medicare Supplements



SENIOR MARKETING  
**SPECIALISTS**  
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Medicare Advantage	Medicare Supplements
<ul style="list-style-type: none"> <li>• Annual contracts</li> <li>• Annual Enrollment Period: October 15<sup>th</sup> - December 7<sup>th</sup></li> <li>• Plan benefits can and often change from year to year</li> </ul>	<ul style="list-style-type: none"> <li>• Beneficiaries can stay on their plan for as long as they choose.</li> <li>• Attractive to clients who do not want to worry about annual enrollment</li> </ul>
<ul style="list-style-type: none"> <li>• Network-based plans</li> <li>• Networks are determined by service area (counties)</li> <li>• Higher populated service area = better benefits</li> </ul>	<ul style="list-style-type: none"> <li>• No networks</li> <li>• Medicare supplements are accepted by any provider that accepts Original Medicare</li> </ul>
<ul style="list-style-type: none"> <li>• Zero-dollar or low monthly premium</li> <li>• Copays are to be expected</li> <li>• Costs can change annually</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly premiums can be expected to increase as the beneficiary gets older or the longer the policyholder has the policy.</li> </ul>
<ul style="list-style-type: none"> <li>• Plan options are limited to those available in your area (plans will vary county to county)</li> <li>• DSNP, CSNP, and MA-Only plans are available to those who qualify</li> </ul>	<ul style="list-style-type: none"> <li>• Plans are standardized across all states and carriers</li> <li>• Beneficiaries have the option of 9 or 10 different plans depending on underwriting qualifications</li> </ul>
<ul style="list-style-type: none"> <li>• No underwriting is required to join a MAPD plan</li> <li>• Underwriting required for DSNP and CSNP plans</li> </ul>	<ul style="list-style-type: none"> <li>• Underwriting is required to switch Medicare supplement plans after the open enrollment period (first 6 months from the Part B effective date)</li> </ul>
<ul style="list-style-type: none"> <li>• MAPD plans have built-in prescription drug coverage</li> <li>• Stand-alone Part D plans cannot be paired with MAPD</li> <li>• MA-Only plans do not include drug coverage – designed to pair well with Veteran benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare supplements do not have any built-in drug coverage</li> <li>• Medicare Supplements will need to be paired with a Part D plan to avoid penalties</li> <li>• Some drugs might be covered under Part B</li> </ul>

Note: This is not an all-inclusive list of every difference between Medicare Advantage plans and Medicare Supplements. This is for quick reference only.