



10 Differences to Think About

When Comparing Medicare Advantage Plans To Medicare Supplement Plans

	Medicare Advantage (MA) Plan	Medicare Supplement Insurance
1	You are not covered under the original Medicare program. Medicare contracts with an insurance company to replace the benefits of Medicare.	You keep your original Medicare coverage.
2	Not guaranteed renewable. The company may change or cancel your plan each new calendar year.	Guaranteed renewable for life. The company cannot cancel your plan as long as you continue to pay the premiums. Benefits are coordinated with changes in Medicare.
3	A provider may leave a network at any time during the year. If you see a provider who does not accept the plan's fee schedule, you may not be covered and may be responsible for part or all of the amounts charged by the provider.	You are free to select any doctor or hospital that accepts Medicare patients.
4	Between February 15 and December 31 of each year, you cannot change to another plan or go back to original Medicare, except for special circumstances.	You can leave the plan whenever you choose, and still keep original Medicare.
5	Must cover all services that original Medicare covers except hospice care and some care in qualifying clinical research studies. May offer extra coverage.	An insurer may offer, with the approval of the commissioner, new or innovative benefits in addition to Medicare's standardized plans.
6	You may be responsible for paying all or part of your doctor or hospital bills if you do not follow the Medicare Advantage plan's rules.	If Medicare covers the medical service provided, the supplement will also cover the service.

Continued on next page 

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7	The service area for the plan may be limited.	You are covered anywhere you travel throughout the United States.
8	Some plans require you to obtain a referral from a primary care doctor before you can see a specialist.	No referrals of any kind are required to see a specialist.
9	Though these plans must have benefits at least equivalent to Medicare by itself, they are not required to provide supplemental benefits.	Provides supplemental coverage in addition to Medicare.
10	If you move out of state, you may have to enroll in a new plan.	If you move out of state, you can take the plan with you and have the same coverage you have always had.

We know making Medicare decisions can be difficult. Let us help. We'll be happy to guide you and answer any questions you may have. Contact us at:

1-800-235-7732 or
PhysiciansMutual.com

Source: "Medicare & You," Centers for Medicare & Medicaid Services, 2018
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