

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, 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 premium (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, foot care, yearly routine exams and wellness classes. Optional dental coverage may require additional premium.

Types of Medicare Advantage plans

- Health Maintenance Organization (HMO)
- Health Maintenance Organization Point-of-Service (HMO-POS)
- Preferred Provider Organization (PPO)
- Private-Fee-for-Service (PFFS)
- 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/your-insurance/medicare/medicare-advantage-plans-c/ or contact the Insurance Consumer 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.

For a list of enrollment periods, go to: www.insurance.wa.gov/your-insurance/medicare/medicare-advantage-plans-c/sign-up-leave/. Note: If you are not satisfied with your MA plan, you may have to wait for the next enrollment period to change plans.

Review this checklist before you enroll in a Medicare Advantage plan

- 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.
- 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.
- 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?
- Do you have a Medicare Part D stand-alone plan and would you like to keep it? Most Medicare Advantage plans will not allow you to keep a separate Part D stand-alone plan.
- If you're not satisfied with the plan, do you know when you can switch plans?

If you have Medicaid, be sure to find out:

- Are the plan in-network providers you use certified to take Medicaid?
- Do in-network providers bill the plan correctly and/or refer to Medicaid providers as needed?
- Does the providers' office know what Medicaid covers and what the plan covers?

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 or call 1-800-MEDICARE (1-800-633-4227)
- Contact a local agent or broker (By law, agents and brokers may not 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.

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our website at

www.insurance.wa.gov



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