

What are Medicare Advantage Plans?

A Medicare Advantage Plan is another way to get your Medicare Part A and Part B coverage. Medicare Advantage Plans, sometimes called “Part C” or “MA” Plans, are offered by Medicare-approved private companies that must follow rules set by Medicare. Most Medicare Advantage Plans include drug coverage (Part D). There are several types of Medicare Advantage Plans. Each of these Medicare Advantage Plan types have special rules about how you get your Medicare-covered Part A and B services and any supplemental benefits your plan covers. If you join a Medicare Advantage Plan you’ll still have Medicare, but you’ll get most of your Part A and Part B coverage from your Medicare Advantage Plan, not Original Medicare. You must use the card from your Medicare Advantage Plan to get your Medicare-covered services. Keep your red, white, and blue Medicare card in a safe place because you may need to show your Medicare card for some services. Also, you’ll need it if you ever switch back to Original Medicare.

How do Medicare Advantage Plans work?

When you join a Medicare Advantage Plan, Medicare pays a fixed amount for your coverage each month to the company offering your Medicare Advantage Plan. Companies that offer Medicare Advantage Plans must follow rules set by Medicare. However, each Medicare Advantage Plan can charge different out-of-pocket costs and have different rules for how you get services (like whether you need a referral to see a specialist or whether you have to go to doctors, facilities, or suppliers that belong to the plan's network for non-emergency or nonurgent care). These rules can change each year. The plan must notify you about any changes before the start of the next enrollment year. If you join a Medicare Advantage Plan, you'll have all of the same rights and protections that you would have under Original Medicare.

What do Medicare Advantage Plans cover?

Medicare Advantage Plans provide all of your Part A and Part B benefits, excluding clinical trials (clinical research studies), hospice services, and, for a temporary time, some new benefits that come from legislation or national coverage determinations. Be sure to contact your plan if you have questions about covered services. With a Medicare Advantage Plan, you may have coverage for things Original Medicare doesn't cover, like fitness programs (gym memberships or discounts) and some vision, hearing, and dental services (like routine check ups or cleanings). Plans also have a yearly limit on your out-of-pocket costs for all Part A and Part B services. Once you reach this limit, you'll pay nothing for services Part A and Part B cover. Most Medicare Advantage Plans include Medicare drug coverage (Part D).