


































Use this chart to compare your MEDICARE options

 This plan may meet your needs.

 Look carefully & ask questions.

 The plan may not meet your needs.

| What health care coverage do you need? | ORIGINAL MEDICARE | | | MEDICARE ADVANTAGE PLANS | | |
|--|--|--|--|---|--|--|
| | Medicare ONLY | Medicare + Medigap Coverage | Medicare + Medigap Select | Medicare HMO | Medicare PPO | Medicare PFFS |
| Choice of any doctor |  |  |  |  |  |  |
| Easy access to specialists |  |  |  |  |  |  |
| Affordable on a fixed income |  |  |  |  |  |  |
| Coverage away from home |  |  |  |  |  |  |
| Rx coverage |  |  |  |  |  |  |

| ADVANTAGES of Medicare Advantage Plans | DISADVANTAGES of Medicare Advantage Plans |
|--|--|
| <p>Provide Comprehensive Services — Medicare Advantage plans cover, or partially cover, more services than Medicare with typical Medicare supplemental insurance. Benefits may include prescription drugs, dental check-ups and preventive services.</p> <p>Coordination of Care — In a Medicare Advantage managed care plan, the primary care physician (PCP) coordinates the care. The plan will keep your medical records current.</p> <p>Financial Savings — Most Medicare Advantage plans have low or no premiums and small co-payments. They also cover more services than Medicare with a typical Medicare Supplemental plan.</p> <p>Plans Do Not Screen for Pre-existing Conditions — Unless a beneficiary has permanent kidney failure, he/she may join any Medicare Advantage plan in the area. Enrollment cannot be denied or delayed based on a pre-existing condition.</p> <p>No Paperwork — Generally, as long as a beneficiary stays in the Medicare Advantage Plan, the beneficiary will have little or no paperwork.</p> | <p>Lock-in Provision — In some Medicare Advantage plans, you must use only the plan's providers. Unless you receive authorization, the plan will only cover services performed by plan providers, except for emergency care, out-of-area urgent care, or out-of-area renal dialysis care.</p> <p>Access to Specialists — Medicare Advantage managed care plans have Primary Care Physicians (PCPs) who may limit access to specialists. In most Medicare Advantage plans, you cannot see a specialist without a referral from your PCP.</p> <p>Limited Care for Travelers — When outside the plan's service area, most plans only cover emergency, urgent or renal dialysis services. Members must submit claims for out-of-area services. The plan reviews these claims to make sure the services were urgent or emergent.</p> <p>Plans May Alter Their Packages — Medicare Advantage plans may alter their packages of benefits, payments and providers each year (but they must always provide standard Medicare services).</p> |

Stoplight Medicare Compare (Text Alternative)

Use this guide to compare your Medicare options. This guide indicates if a plan may meet your needs, if you should look carefully and ask questions, or if a plan may not meet your needs.

| ORIGINAL MEDICARE | MEDICARE ADVANTAGE PLANS |
|---|--|
| <p>Medicare Only</p> <p>This plan may meet your needs for:</p> <ul style="list-style-type: none"> Choice of any doctor Coverage away from home <p>This plan may not meet your needs for:</p> <ul style="list-style-type: none"> Easy to access specialists Affordable on a fixed income Rx coverage | <p>Medicare HMO</p> <p>This plan may meet your needs for:</p> <ul style="list-style-type: none"> Affordable on a fixed income Rx coverage <p>Look carefully and ask questions for:</p> <ul style="list-style-type: none"> Easy to access specialists Coverage away from home <p>This plan may not meet your needs for:</p> <ul style="list-style-type: none"> Choice of any doctor |
| <p>Medicare + Medigap Coverage</p> <p>This plan may meet your needs for:</p> <ul style="list-style-type: none"> Choice of any doctor Easy to access specialists <p>Look carefully and ask questions for:</p> <ul style="list-style-type: none"> Affordable on a fixed income <p>This plan may not meet your needs for:</p> <ul style="list-style-type: none"> Rx coverage | <p>Medicare PPO</p> <p>This plan may meet your needs for:</p> <ul style="list-style-type: none"> Rx coverage <p>Look carefully and ask questions for:</p> <ul style="list-style-type: none"> Choice of any doctor Easy to access specialists Affordable on a fixed income Coverage away from home |
| <p>Medicare + Medigap Select</p> <p>This plan may meet your needs for:</p> <ul style="list-style-type: none"> Choice of any doctor Easy to access specialists <p>Look carefully and ask questions for:</p> <ul style="list-style-type: none"> Affordable on a fixed income Coverage away from home <p>This plan may not meet your needs for:</p> <ul style="list-style-type: none"> Rx coverage | <p>Medicare PFFS</p> <p>Look carefully and ask questions for:</p> <ul style="list-style-type: none"> Choice of any doctor Easy to access specialists Affordable on a fixed income Coverage away from home Rx coverage |

For additional information, please contact [LaSHIP at the Louisiana Department of Insurance](#) (800-259-5300)



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