Section Two

Comparing Medicare Plans – How do I Want to Receive My Medicare Benefits?
Comparing Medicare Plans

Now that the different parts of Medicare have been explained, it is time to decide how you want to receive your Medicare benefits. There are several things to keep in mind when making this decision:

1. If you are covered based on active employment, of you or your spouse, you most likely do not need Part B or Part D.
2. While it is possible to switch between Original Medicare and Medicare Advantage, it is not always easy to change.
3. Some Medicare Advantage plans are limited to a geographical area. If you travel, this type of plan may not cover you.
4. Medicare Advantage plans have a network; you must use doctors, hospitals and other providers that are in the network in order for the plan to pay claims.
5. Is it more important for you to have lower premiums, or lower potential out of pocket costs?
6. What, if any, other coverage do you have? Retiree coverage may pick up your costs and you may not need anything more than Original Medicare Parts A and B.

If you have any questions on how you want to receive your benefits call VAS at (402) 444-6617

TIP: If you are eligible for and receive prescription drug coverage benefits through the VA, TRICARE, or Federal Employees Health Plan, you should contact them before making any changes. If you have coverage through a current or former employer or union, you should have received a notice about how the coverage compares to Medicare Prescription Drug coverage.
Original Medicare vs Medicare Advantage

Original Medicare:
- Medicare provides hospital/medical coverage
- Prescription coverage is optional and provided through a private company
- You have your choice of doctors, hospitals, and providers
- You are responsible for deductibles, copays, and coinsurance set by Medicare. You can purchase a Supplement plan to pick up the deductibles, copays, and coinsurance
- You will have a monthly premium for both Part B and Part D

Medicare Advantage:
- Private insurance company provides hospital/medical coverage
- Prescription coverage is usually included in the plan
- Not all doctors, hospitals, and providers will accept these plans; you are responsible for asking prior to receiving services
- You are responsible for copays and coinsurance set by the plan. You cannot purchase a Supplement plan to pick up the copays and coinsurance
- In addition to your Part B premium, you may pay a Medicare Advantage plan premium
Original Medicare vs Medicare Advantage—Costs

**Benefit**

- Hospital
- Doctor
- Specialist
- Outpatient Services
- Durable Medical Equipment
- Maximum Out-of-pocket Limit

**Original Medicare**

- **Hospital**
  - Deductible for days 1-60; Copay per day for days 61-90; Copay per day for days 91-150; 100% beyond day 150

- **Doctor**
  - 20% after the Part B deductible

- **Specialist**
  - 20% after the Part B deductible

- **Outpatient Services**
  - 20% after the Part B deductible

- **Durable Medical Equipment**
  - 20% after the Part B deductible

- **Maximum Out-of-pocket Limit**
  - None

**Medicare Advantage**

- **Hospital**
  - Copay per day for a specific number of days

- **Doctor**
  - Flat copay per visit

- **Specialist**
  - Flat copay per visit

- **Outpatient Services**
  - Flat copay per visit or 20%

- **Durable Medical Equipment**
  - 20%

- **Maximum Out-of-pocket Limit**
  - Set by plan
Original Medicare/Supplement vs Advantage

**Original Medicare & Supplement**
- Medicare provides hospital/medical coverage
- Prescription coverage is optional and provided through a private company
- You have your choice of doctors, hospitals and providers
- You are responsible for deductibles, copays and coinsurance set by Medicare, which your Supplement may pick up.
- You will have a monthly premium for Part B, Part D and Medicare Supplement

**Medicare Advantage**
- Private insurance company provides hospital/medical coverage
- Prescription coverage is usually included in the plan
- Not all doctors, hospitals and providers will accept these plans; you are responsible for asking prior to receiving services
- You are responsible for copays and coinsurance set by the plan. You **cannot** purchase a Supplement plan to pick up the copays and coinsurance
- In addition to your Part B premium you may pay a Medicare Advantage plan premium
## Original Medicare/Supplement vs Advantage—Costs

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Original Medicare &amp; Supplement</th>
<th>Medicare Advantage</th>
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<tbody>
<tr>
<td>Hospital</td>
<td>*$0</td>
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<tr>
<td>Doctor</td>
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<td>Durable Medical Equipment</td>
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<td>Limited based on supplement</td>
<td>Set by plan</td>
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*Plan A does not cover the hospital deductible, which changes annually*
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