

## Questions and Answers:

# Medicare Advantage vs. Medicare Supplement

Question	Medicare Advantage insurance plan	Medicare supplement insurance plan
Will I still be covered by Original Medicare?	No. Original Medicare is replaced by coverage from a private company; you still need to pay your Part B premium.	Yes. You keep your Original Medicare coverage and pay your Part B premium.
Can my plan be terminated?	Yes. Plans can change benefits and networks, or even be discontinued, at the end of each year.	No. The plan cannot terminate your coverage and is guaranteed renewable for life, as long as you pay your premium.
Can my plan benefits be reduced by the insurer?	Yes. Copays, deductibles, and out-of-pocket limits can change each year.	No. As long as you continue to pay the plan premium, benefits will only change if required by law.
Can I drop a plan whenever I choose?	You can drop a plan each year from Oct. 15–Dec. 7 for a Jan. 1 effective date or switch to a different MA plan or Original Medicare from Jan. 1–March 31.	Yes. There is no period where you are locked in to your coverage.
Does the plan have to cover Wisconsin's state-mandated benefits?	No. State-mandated benefits are not required to be covered.	Yes. State-mandated benefits—such as skilled nursing care, home health care, and chiropractic care—are covered.
How complicated is the plan?	Multiple levels of benefits (copays, coinsurance, out-of-pocket limits) are common.	Benefits are simple and easy to understand.
Who oversees the plan?	The federal government.	The state of Wisconsin.
What service area does the plan cover?	The plan network is usually limited to certain providers and geography, except in emergencies.	There is no network, so you can see any health care provider that accepts Medicare in the U.S.
Do I need referrals?	Referrals can be required for specialists or to get care outside the network.	No referrals are necessary.
What if I discover that my doctor is out-of-network?	You may pay much more if you visit a health care provider outside the plan's network.	There is no network. You can see any health care provider in America that accepts Medicare.
Does the plan include supplemental benefits?	Plans vary. They must have benefits at least equal to Original Medicare, but they are not required to provide supplemental benefits.	Yes. These plans provide coverage in addition to your Original Medicare coverage.
What happens if I move out of state?	Moving out of the plan's area can cause loss of coverage.	The plan moves with you wherever you live in the U.S.

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