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Need help? Call us Monday-Friday / 9 AM-6 PM ET
A licensed insurance agent will answer your call.

1-888-413-3106 (TTY: 711)



Could Medicare Advantage Part C Offer You a Winning Hand?

When it comes to selecting the right Medicare plan, it's often hard to know if you're playing your cards right.

Should you choose Original Medicare (includes Parts A and B)? Should you get a Medigap policy to cover the gaps of Original Medicare? Do you need Medicare Prescription Drug (Part D) coverage? Or is Medicare Advantage (Part C) your best play?

Before enrolling in Medicare Part C, you must first enroll in Parts A and B. You can then enroll in Part C during certain enrollment periods.

Why Choose Medicare Advantage (MA) Part C?

There are as many reasons for choosing an MA plan as there are cards in a deck. One reason – wanting health coverage and services above what Original Medicare offers. Out-of-pocket costs vary by plans. A person paying a higher monthly premium might have lower out-of-pocket expenses. And all Part C plans have a yearly out-of-pocket maximum.

Original Medicare is different from an MA plan. Original Medicare has no yearly limit on what you pay out of pocket. And members usually pay 20% of the Medicare-approved Part B amount after meeting the annual deductible.

A popular reason in choosing an MA plan that includes drug coverage is that Parts A, B, and D are combined into one plan. That makes managing your Medicare easy!

What Are Features of Most MA Plans?

Includes everything covered in Original Medicare Parts A and B.

- May have a monthly premium in addition to the Part B premium you pay to Medicare.
- Caps your yearly out-of-pocket spending.

Some MA plans offer:

Prescription drug coverage – make sure the plan you select has it included!

- Health-related transportation
- Over-the-counter products and allowances
- Vision, hearing, and dental coverages
- Health and wellness services
- Emergency medical treatment outside the U.S. (Original Medicare generally doesn't cover services outside the U.S.)

In most cases, MA members will need to use doctors and providers who are in the plan's network for non-emergency care. Some plans offer non-emergency coverage out of network, but typically at a higher cost.

Original Medicare members can go to any doctor or hospital that takes Medicare anywhere in the U.S. Be sure they accept Medicare before scheduling your appointment.

Improve Your Odds by Getting Help

You'll be in good hands with one of our licensed insurance agents. Together they'll help you find a plan “winner” that's right for you.

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