

Medicare Advantage Part C – Questions/Answers
Open Enrollment – Oct 15th – Dec 7th

Q: What is Medicare Advantage (Part C)?

A: The replacement of Original Medicare with an insurance company. Either a PPO (Preferred Provider Organization) or an HMO (Health Maintenance Organization).

Q: When can you re-enroll in Original Medicare?

A: October 15th – Dec 7th and once again Jan 1st – March 31st.
However, the Supplemental plan is not “guaranteed” and you have to pass medical questions to qualify.

Q: Can you save premium dollars with a Medicare Advantage Plan?

A: Not necessarily. You continue to pay your Part B premium and the IRMMA (Income Related Monthly Adjustment Amount) on Part B & D to the government. Medicare Advantage deductibles and copayments will be higher than a Supplemental plan. The Prescription plan deductible and copayments remain the same.

Q: Who is your medical provider network with Medicare Advantage?

A: The network is with the insurance company that you enroll with. Unlike Original Medicare, where you have a national network.

Q: Can you use a doctor outside of the network?

A: Only if it is a life-threatening emergency.

Q: On Medicare Advantage what are the total deductibles and copayments of the major companies.

A: Depending on the insurance company, your copayments and deductible range from \$3,500 - \$7,000 per year.

Q: I have seen zero deductibles and copayments advertised on TV. What is that?

A: Does not exist in California, unless you are LIS (Low Income Subsidy) Medi-cal.

Q: Will you have a Gatekeeper for Medicare Advantage?

A: Yes. Your Primary Care Provider (your Gatekeeper) - will refer you to a specialist.

Q: What is the advantage to a Medicare Advantage plan?

A: Your care is normally, for a chronic illness, managed efficiently.
Doctors communicate with your other providers within the Medicare Advantage network. Sometimes the plans can offer additional benefits such as transportation to the doctor's office and fitness plan memberships.

Q: I hear about dental and vision coverage with Medicare Advantage plans.

A: The dental plans I have looked at with Medicare Advantage plans have been limited with benefits or network of dentists. The vision benefits seem to be satisfactory.

If you decide a Medicare Advantage plan is of interest to you, let us help you make an informed decision. 10/22