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 Look carefully and ask questions. 
  
 This plan may not meet your needs. 



# Understand Your Medicare Options

	Medicare Only	Medicare + Supplemental or Medigap Policy	Medicare HMO (Health Maintenance Organization)	Medicare PPO (Preferred Provider Organization)	Medicare PFFS (Private Fee-for-Service)
<b>Choice of doctor</b>	 You can see any doctor, including specialists, anywhere in the country at any time.	 You can see any doctor, including specialists, anywhere in the country at any time.	 <b>Generally, you can only see doctors in the HMO network and service area.</b> Most HMO's require you to get a referral from your primary care doctor to see a specialist.	 You can see any doctor, including specialists, anywhere in the country. <b>If you go to a doctor who is not in the PPO's network, your costs will be much higher.</b>	 You can see any doctor, including specialists, anywhere in the country at any time. <b>You have to make sure they are willing to accept the plans fees, terms and conditions.</b>
<b>Access to specialists without unexpected costs.</b>	 You can go to any specialist. You will be responsible for Medicare's 20% co-insurance when you see a provider who accepts assignment.	 You can go to any specialist, and with most Medigap policies the 20% co-insurance is covered. Your costs are more predictable.	 You generally have to get a referral from your primary care doctor before you can see a specialist. Co-pays may be higher.	 You can go directly to the specialist. Co-pays may be higher depending on the type of services you need. Your costs will be higher if you go out-of-network.	 You can go directly to the specialist, but co-pays/ costs will be high if the doctor does not accept the PFFS's fees, terms and conditions.
<b>Affordability</b>	 Medicare's co-insurance and deductibles make your out-of-pocket costs as unpredictable as your health care needs. Look into getting a Medigap policy to cover co-ins. & deductibles.	 Medigap premium will vary depending on the plan and company. Medicare's co-ins. and deductibles are generally covered, so your costs are more predictable.	 Premiums may be attractive but keep in mind most HMO's require you to get a referral from your primary care doctor to see a specialist. This may increase your co-pay amounts.	 PPO's usually have a higher premium than HMO's and costs can be high if you go out-of-network for your services.	 PFFS's premiums and copays vary. You will have to pay full cost if you go to a provider who will not accept the PFFS's fees, terms and conditions.
<b>Coverage away from home</b>	 You can go to any doctor or hospital anywhere in the country.	 You can go to any doctor or hospital anywhere in the country.	 Your care is generally limited to the HMO's service area. However, emergency or urgent care is covered anywhere in the country.	 You can go to any doctor or hospital anywhere in the country, but your costs will be higher if you go outside the PPO's network and service area.	 You can go to any doctor or hospital anywhere in the country, but you have to make sure the provider will accept the PFFS's fees, terms and conditions.
<b>Prescription drug coverage</b>	 You can get Medicare prescription drug coverage through stand-alone private drug plans. Your costs will vary depending on the plan you choose and the drugs you need.	 No Medigap plan supplements Medicare prescription drug coverage. You will need to choose a stand-alone prescription drug plan to receive this benefit.	 HMO's generally offer Medicare drug coverage, but your costs will vary widely depending on the plan and the drugs you need. If prescription drug benefit is offered you must get it thru the HMO.	 PPO's generally offer Medicare drug coverage, but your costs will vary depending on the plan and the drugs you need.	 You must get your prescription drug coverage thru the PFFS if it is offered. If there is no prescription drug benefit—you can choose a private stand-alone plan to add that benefit to your PFFS.
<b>Works with Medicaid</b>	 If you qualify for benefits, Medicaid will pay for most gaps in your Medicare coverage as long as you see doctors who accept both Medicare and Medicaid.	 If you have Medicaid, you should look into suspending your supplemental plan.	 Before joining, make sure you can keep your Medicaid benefits and that Medicaid will cover your copayments and premiums. Each state has their own rules.	 Before joining make sure you can keep your Medicaid benefits and that Medicaid will cover your PPO copayments and premiums. Each state has their own rules.	 Before joining, make sure you can keep your Medicaid benefits and that Medicaid will cover your PFFS copayments and premiums. Each state has their own rules.