

Advantage Plans vs Supplements

Compare differences with this general overview. While both plans are optional, they can reduce out-of-pocket costs with Original Medicare. You cannot have both an Advantage Plan & Supplement at the same time.

Questions: ADRC of Chippewa County 715-726-7777, or Wisconsin's Medigap Helpline 800-242-1060.

	Medicare Advantage Plan (Part C/Replacement Plan)	Medicare Supplement (Medigap Plan)
Tell me more about this coverage.	Combines Medicare Part A & B into policy administered by a private insurance company. (An Advantage plan <i>replaces</i> Medicare A & B.)	A policy which is <i>in addition</i> to your Original Medicare A & B.
Also Known As	Medicare Replacement Plan, Medicare Part C	Medigap Policy or Med supp
What doctors can I see?	Stricter network restrictions. Typically, no coverage outside network or you may more unless dire emergency.	Works nationwide with any provider that accepts Original Medicare.
Will my benefits change?	Benefits can change year to year.	Benefits stay the same year after year.
Is drug coverage included?	Most include drug coverage. If not, prescription drug coverage options are typically limited to SeniorCare or VA drug coverage.	No. A person can get prescription drug coverage through a Part D plan, SeniorCare or VA drug coverage.
Benefits	Provides benefits covered under Original Medicare A & B at a minimum. Copays for medical copays up to the plan's annual out of pocket maximum. May provide benefits above and beyond original Medicare (see below).	Depending on policy and riders selected, pays the Medicare co-insurance and Medicare deductibles. Generally, a person pays their monthly premium for their Medicare supplement and receives no additional bills if it is a Medicare approved service.
Are there any other benefits?	Additional benefits may be offered such as routine dental care, gym membership, OTC drug programs, etc. These benefits can change year to year.	WI insurance law requires policies to include coverage for certain medical services when not covered by Medicare such as an additional 30 days of Skilled Nursing Facility Care, home health visits, Chiropractic, etc. if certain criteria is met. Referred to as "Wisconsin Mandated Benefits"
Can I enroll in a plan at any time?	No. A person can only enroll in this type of plan if they have a Special Enrollment Period or during Medicare's Open Enrollment.	Yes. (see more about health underwriting below).
Do I have to pass any health test?	No. If a person wants to enroll in a plan and has a valid enrollment period, they can enroll.	Yes, <i>except</i> the first 6 months a person has Medicare A and B or if they have Guaranteed Issue rights. If a person is not new to Medicare and does not have Guaranteed Issue rights they will have to pass health underwriting. If so, insurance companies can deny or increase rates based on preexisting conditions.
Can I drop this plan at any time?	No. A person can only drop this type of plan if they have a Special Enrollment Period or during Medicare's Open Enrollment.	Yes. Please be aware if you drop this type of plan and later want back in, you may have to pass the health underwriting of the plan. Supplements can deny or increase rates based on preexisting conditions in some circumstances.
What is the monthly cost of the plan? Will I have copayments?	Cost: \$0 - \$250+ (2025) per month plus copayments for medical services up to plan's out of pocket maximum. (Premiums and copayments vary by plan)	Cost: \$120-\$400+ per month per person but typically, zero or minimal copayments for medical services depending on riders selected. Premiums vary based on age, zip code, gender, etc.
Do I still have to pay my Medicare Part B premium?	Yes. Consumer still pays Part B premium (and Part A premium if applicable).	Yes. Consumer still pays Part B premium (and Part A premium if applicable).
Who can help me enroll?	Enroll online at Medicare.gov, by phone 1-800-MEDICARE, local insurance agent, or Benefit Specialist at the ADRC	Sold by local private insurance agents or companies (not on Medicare.gov, cannot enroll by calling Medicare or at local ADRC)