

# Medicare Supplements vs. Medicare Advantage



BENEFIT	Medicare Supplement (Medigap)	Medicare Advantage
<b>Network</b>	<b>No</b> Network Requirements. Your coverage travels with you across the United States.	PPO and HMOs <b>include networks</b> . Emergency and urgent care is always covered when traveling in the United States.
<b>Prescription Drug Coverage</b>	Prescription drug coverage is <b>not included</b> . Part D plans available at an additional cost.	Prescription drug coverage is <b>included with most plans</b> . If MA plans don't cover drugs, you may buy a Part D plan at an additional cost.
<b>Doctors &amp; Hospitals</b>	<b>Choose your own</b> doctor and hospital. They must be Medicare-approved and accepting Medicare patients.	<b>May</b> require the use of plan in-network physicians and hospitals.
<b>Specialist Referrals</b>	<b>No</b> referrals necessary.	Referrals <b>may be required</b> before seeing Specialists.
<b>Enrollment Periods</b>	6 month Medigap Open Enrollment Period starting on your 65th birth-month. Afterwards, Medigap enrollment is subject to medical underwriting.	<b>There are specific periods</b> (IEP, MA OEP, Medicare AEP) during the year to enroll or switch plans.
<b>Cost</b>	Pay Medicare Part B Premium and the plan's monthly plan premium.	Pay Medicare Part B Premium and a low or \$0 monthly plan premium. Whenever you access healthcare services, you are generally required to pay copayments, coinsurance and/or deductibles.
<b>Out-of-Pocket Maximums</b>	Generally, <b>No</b> , only <b>Plan K</b> and <b>Plan L</b> have out-of-pocket maximums.	<b>Yes</b> , although specific out-of-pocket maximums vary by plan and can be as high as <b>\$8,850</b> in 2024.
<b>Vision, Dental, and Hearing Services</b>	<b>Does not cover</b> routine eye exams or eyeglasses; routine dental exams, cleaning or x-rays; routing hearing tests or hearing aids.	<b>Some plans offer</b> additional benefits like: Eye exams, eyeglasses and corrective lenses; Dental exams, cleanings and X-rays; Hearing tests and hearing aids.
<b>Foreign Travel</b>	<b>Some plans provide additional coverage</b> for medical emergencies while traveling abroad.	MA plans <b>generally don't offer any additional coverage</b> than Original Medicare.
<b>Pre-existing conditions</b>	If enrolling during your Medigap Open Enrollment Period, you are guarantee issued coverage with no pre-existing exclusion or waiting period. After this period, you may need to pass medical underwriting to qualify and a pre-existing waiting period may apply.	You <b>can join</b> a MA plan <b>even if you have a pre-existing condition</b> .
<b>Additional Benefits</b>	<b>None.</b>	Some MA plans <b>offer additional benefits</b> like fitness and wellness programs, transportation services, home modification/maintenance services, telehealth and social worker teleservices, etc.
<b>Quality (Star) Ratings</b>	Medigap plans <b>do not receive ratings</b> from Medicare.	<b>MA Plans are rated on a 5-star</b> system by Medicare based on quality of the plan, including patient experience