



**PRIMARY CARE PARTNERS**

Your Healthcare Destination

# Quick Reference Guide for Medicare vs Medicare Advantage

## Medicare or Medigap



**Wider national specialist network**



**Fewer deductions and copays than Medicare Advantage**



**Easier to understand billing**



**Greater certainty of medical costs**

## Medicare Advantage

**Low to \$0 premiums, but up to \$9,600/year in deductibles and copay**

**Provides some resources for dental, vision, fitness, and other individual plan benefits.**

**More expensive for chronic illness**

**Limits to provider access. Patient pays 100% of out-of-network costs**



## In need of Medicare guidance?

Since Medicare is a highly individualized health insurance, navigating Medicare can often feel overwhelming. Primary Care Partners recommends that patients meet with a State Health Insurance Assistance Program (SHIP) counselor to go over their options. SHIP is a FREE service for all Mesa County residents to help guide them through their Medicare options.

FREE, unbiased counseling from state certified, non-commissioned SHIP volunteers

Walk-ins every Thursday from 9:00am-12:00pm at 455 White Ave, Grand Junction

New-To-Medicare 101 Presentation the first Wednesday of every month



**SHIP**

State Health Insurance Assistance Program

Navigating Medicare

**Call SHIP for a FREE Medicare consultation (970) 243-9839 Ext 1**





Choosing the right Medicare plan is a big choice when you are new to Medicare. Below are some key differences to consider.

	Traditional Medicare		Medigap	Medicare Advantage (Part C)
	Part A Hospital insurance coverage	Part B Outpatient insurance coverage	Supplemental insurance that helps cover out-of-pocket costs not covered by <b>Traditional Medicare</b>	
Premium		✓	✓	✓ Plans may charge a monthly premium and Part B premium
Set Expected Costs	✓ 20% coinsurance for covered services in-network and after meeting deductible		✓	Cost sharing depends on plan
Drug Coverage		✓ *	✓ *	✓ May be required to pay a higher premium
Open Network	✓ Can see any provider nationwide that accepts Medicare		✓	Typically can only see in-network providers
Referrals & Prior Authorization	Do not need referrals for specialists		Do not need referrals for specialists	✓ Needs referrals for specialists
Guaranteed Renewable	✓	✓	✓	
Vision, Dental & Hearing Coverage				✓ May cover additional services with a possible extra premium
Out-of-pocket Limit				✓ Annual out-of-pocket limit
International Coverage			✓	

\*See plan for specifics

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✉ [shiphelp@rsvpgrandjunction.org](mailto:shiphelp@rsvpgrandjunction.org) 🌐 [mesacountyrvsp.org/ship](http://mesacountyrvsp.org/ship)

## Quick Help Links

Use your smart phone's camera app to scan the QR codes for direct links to SHIP & the Monumnet Health Insurance 101 video on the Advantages and Disadvantages of Medicare Plans



SHIP Website



Insurance 101 Video